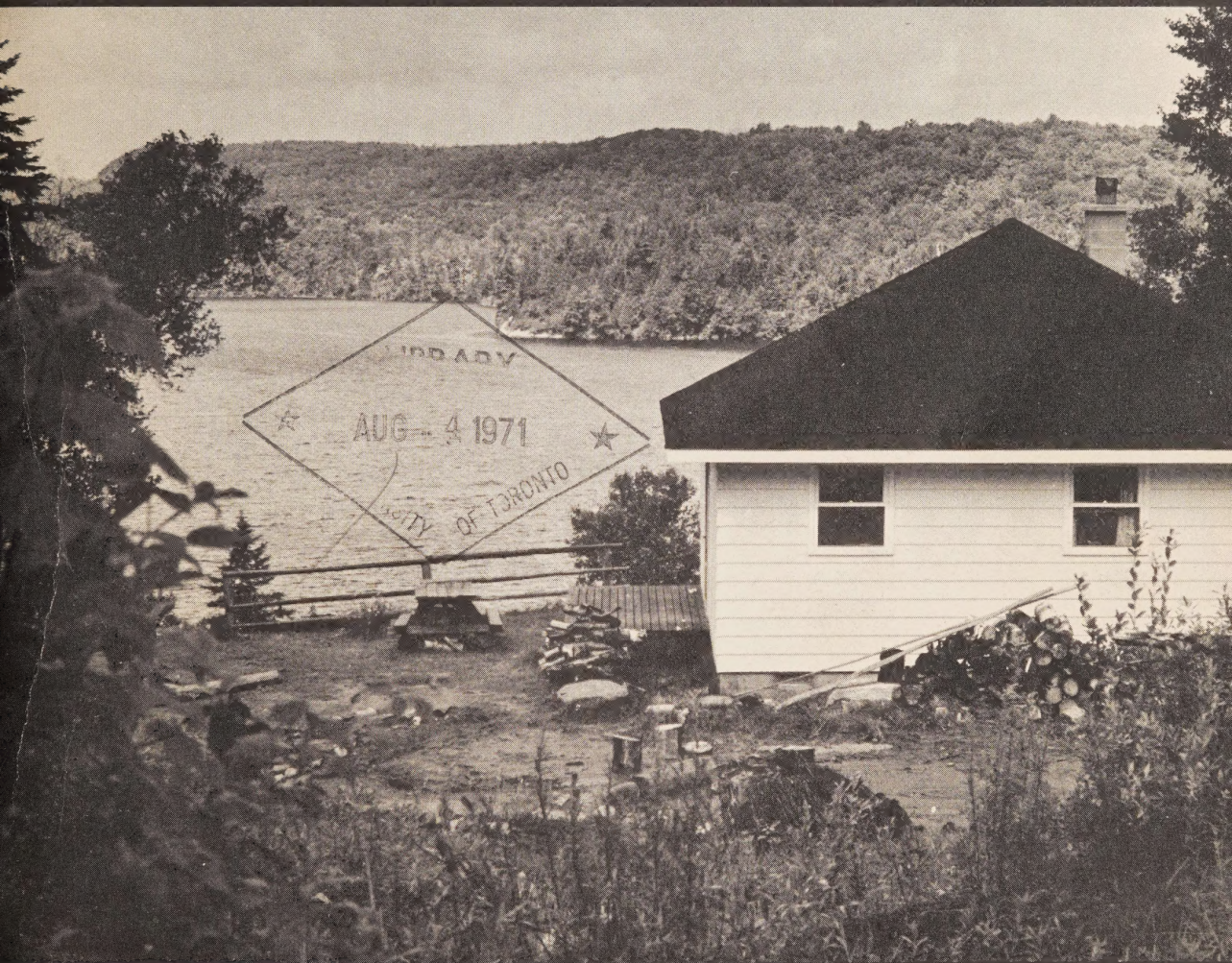


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# ANALYSIS of ONTARIO COTTAGE SURVEY

Travel Research  
Report No. 55



Department of Tourism and Information  
Province of Ontario, Parliament Buildings, Toronto, Canada  
Hon. Fern Guindon, Minister    A. S. Bray, Deputy Minister





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P1557 **ANALYSIS**  
**of**  
**ONTARIO COTTAGE SURVEY**  
**1968**

Ontario  
Travel Research Branch  
Director, Peter Klopchic, Ph.D.  
April, 1971

Report.





# Preface

There are approximately 200,000 cottages in Ontario representing a sizeable sector of our tourism and outdoor recreation facilities.

Because of this importance, the Travel Research Branch decided that a detailed study of the social-economic characteristics of the cottage owners and their travel patterns should be prepared.

In 1968, a questionnaire was sent to approximately one per cent of all cottage owners with Ontario Hydro contracts in the province. Analysis of the replies was made by Travel Research Branch and Kates, Peat, Marwick & Co. The report based on this analysis is hereby presented.

Yours sincerely,  
Peter Klopchic, Ph.D.  
Director, Travel Research Branch

April, 1971





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# Summary of Findings

The study analyzed the demographic and other characteristics of cottage owners in Ontario, determined cottage utilization, and estimated the economic significance of cottages to the Province. Our findings in these areas are discussed below.

## Profile of Cottagers

The average cottage owner was found to be older (45 years of age and over) than the average household head. Ontario cottage owners were found to be younger than American cottage owners. Most of them (89.7 per cent) were married.

Cottage owners were found to have attained a higher level of education than the level attained by the average head of household in Ontario and the U.S. Also, they held better jobs — about half of them being professionals, managers or proprietors. American cottage owners were found to be more highly educated than Ontario cottage owners. The average annual family income of cottage owners (\$10,120) was higher than the average family income in Ontario and in the U.S.

The average number of persons per cottage-owning household was found to be larger than the average per household in Ontario and the U.S., and the average Ontario cottage-owning household was larger than its American counterpart. A cottage owner travels an average of 122 miles one way to reach his cottage and he has owned it for an average of 14.3 years.

It was found that 87 per cent of cottage owners own their permanent living accommodation, the most common type being a single detached house. Also, 83 per cent of

the cottagers own or rent a boat — the most common being an outboard motorboat. Cottage owners frequently own more than one car, and their main reason for selecting the cottage site was proximity to their residence and road accessibility.

## Characteristics of Cottages and Cottage Utilization

About 61 per cent of the cottages were built on sites 0.9 acres or less; 83 per cent had water frontage, and 88 per cent were accessible by automobile.

Cottage owners were found to have spent an average of about 11 weekends at their cottages during the six months from May to October. Those from Ontario spent more weekends at their cottages than did their American counterpart. Also, a little more than half of the cottage owners visited their cottages during the other six months from November to April. It was found that over the last few years, increasing numbers of cottagers took their vacation away from the cottage, and increasing percentages of cottage owners from Ontario went to the U.S. for their vacation.

It was found that about 94 per cent of the cottage owners own their cottage for personal use only, and the immediate family of about 45 per cent of the owners spend all summer at the cottage. About 95 per cent of cottage owners entertained weekend guests and slightly less than half had friends or relatives at their cottage on annual vacation.

Some cottage owners owned a boat simply because of necessity, since it was the only way they could get to their cottage.

The most popular use of the boat, however, was found to be for hunting and fishing.

Almost all the cottage owners liked the area in which their cottage is located, but observed that entertainment and other recreational facilities in their area are poor or non-existent.

### **Economic Significance of Cottages**

The cottager paid an average of \$96.13 in municipal taxes annually on his cottage, \$262.84 on cottage maintenance and repair, and \$446.88 on other non-itemized expenditures. Those who owned boats incurred further expense, depending on the type and number of boats owned.

It was estimated that in 1967 the cottage owners in Ontario spent about \$171 million,

or an average of about \$855.00 per cottage owner. Americans owning cottages in Ontario spent about \$31 million on cottaging, of which \$29 million was spent in Ontario and \$2 million in the U.S.A.

### **Trends in Cottaging**

Because of increasing urbanization and its ramifications, more people are trying to get away from the crowded cities to cottage areas. It is expected that by 1975 the number of cottages in Ontario will have increased from 200,000 to 250,000.

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*This most interesting assignment demonstrates the importance of cottages in our provinces as a source of recreation and economic activity.*



# Introduction

In Ontario, one household out of ten owned a cottage in 1967. Cottages are the scene of much recreational activity, not only to owners but to others since a majority of owners frequently entertain weekend guests as well as friends and relatives on annual vacation. In many cases, the owner's immediate family spend all summer at the cottage. Also, when they are not being used by the owners, many private cottages are rented to other people.

Cottages are of economic significance to Ontario. Cottage owners spend substantial amounts on cottaging every year. Many cottages in Ontario are owned by Americans and thereby have some impact on Canada's balance of payments.

The number of cottages in Ontario is increasing rapidly. New subdivisions are being developed in cottage areas, and there is a trend towards small farms being used as cottage properties. Cottage utilization is increasing, not only in summer but also in winter.

Recognizing the significance of these phenomena, the Travel Research Branch of the Ontario Department of Tourism and Information undertook a survey of the owners of cottages in Ontario. The objectives of the survey were to:

1. Ascertain the demographic and other characteristics of cottage owners.
2. Determine the pattern of cottage utilization by the owners, their families and guests.
3. Establish the cottagers' annual outlay on their cottage, boat and other expenses

incurred during their visit(s) to the cottage.

The survey's target population was comprised of the 125,207 owners who had a "seasonal residence" contract with Ontario Hydro in 1967. A seasonal residence, as defined by Ontario Hydro, is any dwelling or any non-productive farm that is being used for only part of the year. (A farm is considered non-productive if so designated by the Department of Agriculture.) Even if a cottage is used by the owner throughout the year, it would be considered a seasonal residence if the address were different from the owner's permanent address. Ontario Hydro has pointed out that there is a great deal of flexibility in applying the term, with much depending on the person in charge of each area. Thus, the exact definition of a seasonal residence could vary from area to area within Ontario.

Excluded from the target population were about 35-40 per cent of cottage owners who had no "seasonal residence" contract with Ontario Hydro.

The Survey questionnaires were mailed to 1,200 cottagers on the Ontario Hydro contract list. The sample was selected by taking every 100th name on the randomized list. A 50 per cent response was expected and the non-responses were to be followed up. As only 307 cottagers responded, a follow-up was instituted which resulted in another 40 cottagers returning completed questionnaires. On the whole, the responses were only 0.28 per cent of the target population of 125,207.



# Presentation and Validity of Results

## Validity of Survey

It is estimated there were approximately 200,000 cottages, i.e. seasonally used dwellings, in the Province of Ontario in 1967. This estimate is accurate within 10 per cent of the total. The 347 completed questionnaires in this survey therefore constitute a 0.17 per cent sample of the total population of cottages.

To determine if the sample was biased, some of the results were compared with those obtained from a survey conducted by the Ontario Department of Highways in 1964, which was based on a 28 per cent

sample of Ontario Hydro summer cottage customers. This latter survey was designed to determine the distribution of cottages in the resort areas of Ontario, the origin of the cottagers and their demographic characteristics.

A comparison was made of the distribution of cottages owned by respondents to this survey as well as the earlier survey, with the distribution of the universe of Ontario Hydro summer cottage customers. (See comparison in following table.)

**LOCATION OF PRIVATE COTTAGES**  
(IN PER CENT)

COUNTY OR DISTRICT	DHO 1964* (Approx.)	OHEPC** 1967	T & I*** 1968	Difference from OHEPC Estimate
Muskoka	10.5%	11.1%	14.6%	+3.5%
Simcoe	11.1	11.8	14.0	+2.2
Peterborough	7.2	7.0	5.6	—1.4
Parry Sound	4.2	4.5	4.5	—
Bruce	4.2	4.9	4.5	—0.4
Victoria	3.3	5.4	4.1	—1.3
Lanark	2.0	2.0	3.5	+1.5
Grey	1.7	1.9	3.0	+1.1
Haliburton	6.5	5.5	3.0	—2.5
Huron	1.7	1.5	3.0	+1.5
Sudbury	4.5	2.1	3.0	+0.9
Hastings	1.8	2.1	2.7	+0.6
Renfrew	3.6	2.2	2.1	—0.1
Kenora	2.5	1.6	2.1	+0.5
Leeds	2.3	2.7	1.8	—0.9
York	2.8	3.8	1.8	—2.0
Cochrane	1.0	0.7	1.8	+1.1
Manitoulin	0.6	0.7	1.8	+1.1
Rest of Ontario	28.5	28.5	23.0	—5.5
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	

\* Ontario Department of Highways

\*\* Ontario Hydro Electric Power Commission

\*\*\* Ontario Department of Tourism and Information



Except for Muskoka, Haliburton, Simcoe and York, the distributions compare fairly well. However, these locations account for one-third of all cottages in the province.

The following table compares the origins of cottagers in Ontario, as determined in the two surveys. The distributions are very similar to one another when the broad categories such as Metropolitan Toronto,

other Ontario, rest of Canada and the U.S. are considered. But, as is to be expected with a small sample, differences do appear when further breakdown of these categories is considered.

The percentage figures have been rounded in the tables of this report; therefore, columns do not necessarily total precisely 100 per cent in all instances.

### ORIGINS OF COTTAGERS IN ONTARIO, 1964 and 1968 (IN PER CENT)

ORIGIN	D.H.O. Survey 1964 (N = 27,000)* (All cottages included)	T. & I. Survey 1968 (N = 347)* (Cottages served by Hydro)
Toronto	38.0%	35.0%
Hamilton	4.8	5.0
Ottawa	6.2	5.4
London	3.0	2.6
Kitchener	2.3	2.6
Sudbury	6.6	2.6
Thunder Bay	1.6	1.5
Rest of Ontario	<u>23.5</u>	<u>28.3</u>
<b>SUB TOTAL — ONTARIO</b>	<b>86.0%</b>	<b>83.0%</b>
Rest of Canada	<u>2.0</u>	<u>2.6</u>
<b>SUB TOTAL — CANADA</b>	<b>88.0%</b>	<b>85.6%</b>
New York	2.2	4.0
Michigan	4.1	4.9
Ohio	2.4	1.7
Pennsylvania	0.7	0.6
Rest of United States	<u>2.6</u>	<u>3.2</u>
<b>SUB TOTAL — UNITED STATES</b>	<b>12.0%</b>	<b>14.4%</b>
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>

\* N = Sample Size

The table following shows a comparison of location of cottages owned by the residents of Metropolitan Toronto as well as residents of the U.S. as obtained in the two surveys. The surveys differ from one another to some extent. In the case of Metro-

politan Toronto residents, the most significant differences are in the areas of Muskoka, Parry Sound and Haliburton; whereas in the case of U.S. residents, the areas of Peterborough and Victoria, Bruce and Grey, and Huron show the greatest variation.

**COTTAGE OWNERSHIP OF METRO TORONTO AND U.S.A.  
RESIDENTS IN SELECTED RESORT AREAS  
(DHO 1964 and T & I 1968 SURVEYS)  
(IN PER CENT)**

DESTINATION	METRO TORONTO		U.S.A.	
	T & I N = 121*	DHO N = 11,870	T & I N = 49	DHO N = 3,730
Muskoka	<b>25.6%</b>	<b>15.4%</b>	6.1%	5.1%
Simcoe & York	29.8	26.8	2.0	1.6
Peterborough & Victoria	13.2	13.7	<b>10.2</b>	<b>2.4</b>
Parry Sound	<b>3.3</b>	<b>7.0</b>	4.1	3.9
Bruce & Grey	3.3	4.6	<b>8.2</b>	<b>4.0</b>
Haliburton	<b>5.0</b>	<b>13.0</b>	0.0	2.4
Huron	0.8	0.2	<b>6.2</b>	<b>3.3</b>
Kenora	0.0	0.0	2.0	3.4
Others	19.0	19.3	61.2	73.9
TOTAL	100.0%	100.0%	100.0%	100.0%

\* N = Sample Size

Origin-and-destination analysis of the cottage owners in Ontario was done as shown in the following table for selected resort areas only. Once again, a comparison was made between the results obtained in the two surveys. The surveys show some differences.

The four tables referred to in this section show that, even though the sample size in the current survey was very small, the re-

sponse characteristics agree with the previous survey fairly well. However, as the responses are broken down into very small areas of origin and destination, the number of respondents in each category becomes very small, and in some categories so small as to be meaningless for statistical purposes. Therefore, the origins and destinations of the cottagers in the sample were grouped into larger, but more meaningful geographical areas.

**ORIGIN OF COTTAGERS IN SELECTED RESORT AREAS**  
**DHO 1964 and T & I 1968 SURVEYS**  
 (IN PER CENT)

ORIGIN	COUNTY OR RESORT AREA DESTINATION									
	Bruce County T & I		Huron County T & I		Muskoka T & I		Peterboro Cty. T & I		Sudbury Dist. T & I	
	Bruce RA	DHO	L. Huron-Goderich		Muskoka RA	DHO	Kawartha RA	DHO	Sudbury RA	DHO
	T & I	DHO	T & I	DHO	T & I	DHO	T & I	DHO	T & I	DHO
Toronto	10.0%	16.2%	10.0%	3.4%	75.7%	69.2%	52.6%	67.2%	10.0%	0.8%
London	13.4	9.3	50.0	42.2	6.1	1.7				
Kitchener	26.6	17.1	0.0	1.5	2.0	1.8				
Peterborough							15.8	22.0		
Sudbury									90.0	98.3
Manitoulin										
Kenora										
Manitoba										
Michigan	13.3	4.2	30.0	22.4						
New York					4.1	1.1	15.8	0.7		
Ohio					2.0	0.9	10.5	1.3		
Pennsylvania										
Indiana										
Minnesota										
Others	36.7	53.1	10.0	30.5	10.1	25.3	5.3	8.8		0.9
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

### Geographical Aggregation

The following broad geographical categories will be used in the remainder of this report:

(See maps on next page.)

#### Origin

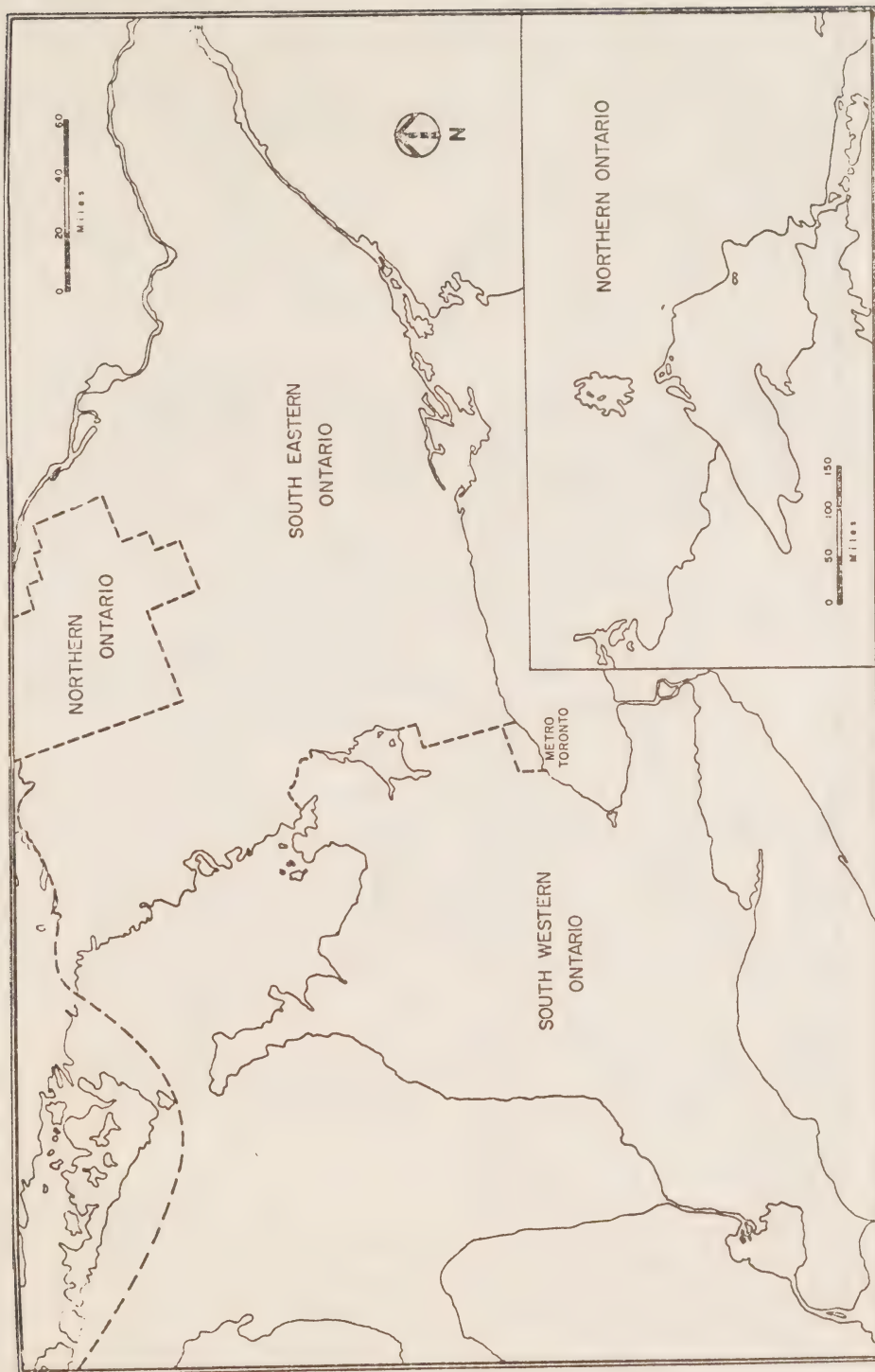
Metropolitan Toronto  
 Southern Ontario West of Toronto  
 Southern Ontario East of Toronto  
 Northern Ontario  
 U.S.A.  
 Others

*Cottage areas* — aggregations by county and district

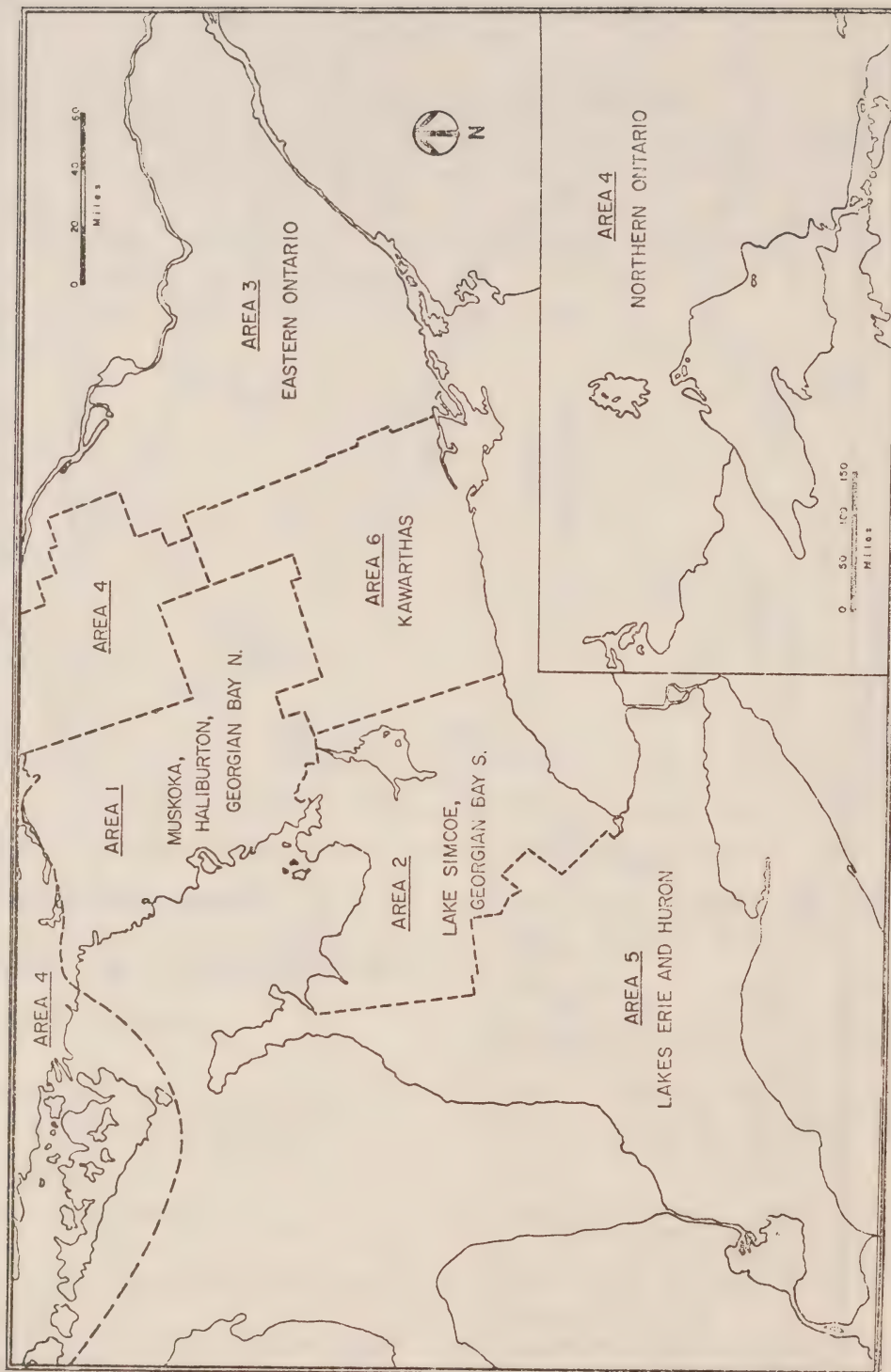
1. *Muskoka / Haliburton / Georgian Bay — North* — Haliburton, Muskoka and Parry Sound
2. *Lake Simcoe / Georgian Bay — South* — Simcoe, Dufferin, Peel, Halton, York, Ontario, Grey
3. *Eastern Ontario* — Carleton, Frontenac, Lanark, Leeds, Grenville, Lennox and Addington, Prescott, Russell, Renfrew, Stormont, Dundas, Glengarry
4. *Northern Ontario* — Algoma, Cochrane, Kenora, Manitoulin, Nipissing, Rainy River, Sudbury, Thunder Bay, Timiskaming
5. *Lakes Erie/Huron* — Brant, Bruce, Elgin, Essex, Haldimand, Huron, Kent, Lambton, Lincoln, Middlesex, Norfolk, Oxford, Perth, Waterloo, Welland, Wellington, Wentworth
6. *Kawartha's* — Northumberland, Durham, Peterborough, Prince Edward, Victoria, Hastings.



MAP I: ORIGIN AREAS



MAP 2: COTTAGE AREAS



## CHAPTER I

# Profile of Cottagers

Demographic and other characteristics of cottagers who responded to the survey were analyzed according to their origins and destinations in the selected zones.

The first stage of the analysis examined the demographic characteristics of all the respondents as one group. Following this, the characteristics of cottage owners from Ontario and the U.S. were compared separately with the corresponding characteristics of the total population of each of these origins. No attempt was made to further subdivide cottagers from Ontario and the U.S. by their urban centre, province, or state of residence with the exception of Metro Toronto, due to the limitations imposed by the very small sample as discussed in the preceding section.

Wherever possible, the results of this survey were compared with those of the 1964 DHO survey.

### Origin and Destination

Altogether 346 people (or 99.7 per cent) answered the first two questions regarding their home address and the location of their cottage. Following is a breakdown of cottagers by origin:

### ORIGIN OF COTTAGE OWNERS

ORIGIN	Number	Per cent
Metro Toronto	121	35.0%
Rest of Ontario	166	48.0
Manitoba	6	1.7
Quebec	2	0.6
Other Canada	1	0.3
Michigan	17	4.9
New York State	14	4.0
Ohio	6	1.7
Illinois	6	1.7
Other U.S.	7	2.1
TOTAL	346	100.0%
Did Not State	1	
Total Number of Respondents	347	

It was found that the largest proportion of the respondents own cottages in the cottage area closest to them; i.e. the largest proportion of cottage owners from Metropolitan Toronto own cottages in the Lake Simcoe and Georgian Bay areas; those from South-Western Ontario own cottages mainly in the Lake Erie and Huron areas; cottagers from South-Eastern Ontario own cottages in the Eastern Ontario cottage area and 25 out of 27 respondents from Northern Ontario own cottages in the Northern Ontario cottage area. (See the following table.)



# ORIGIN AND DESTINATION OF COTTAGE OWNERS

(CROSS-TABULATED)

Each cell contains:

Frequency (number of respondents),

row percentage,

column percentage,

overall percentage

ORIGIN	DESTINATION						
	Muskoka, Haliburton, Georgian Bay - North	Lake Simcoe, Georgian Bay - South	Eastern Ontario	Northern Ontario	Lakes Erie and Huron	Kawarthas	
	AREA 1	AREA 2	AREA 3	AREA 4	AREA 5	AREA 6	TOTAL
Metro Toronto	<b>41.</b>	<b>45.</b>	<b>4.</b>	<b>2.</b>	<b>5.</b>	<b>24.</b>	<b>121.</b>
	33.88	37.19	3.31	1.65	4.13	19.83	100.00
	52.56	63.38	9.09	4.35	10.00	42.86	35.07
	11.88	13.04	1.16	0.58	1.45	6.96	35.07
Southwestern Ontario	<b>26.</b>	<b>21.</b>	<b>5.</b>	<b>1.</b>	<b>29.</b>	<b>6.</b>	<b>88.</b>
	29.55	23.86	5.68	1.14	32.95	6.82	100.00
	33.33	29.58	11.36	2.17	58.00	10.71	25.51
	7.54	6.09	1.45	0.29	8.41	1.74	25.51
Southeastern Ontario	<b>3.</b>	<b>2.</b>	<b>27.</b>	<b>1.</b>	<b>0.</b>	<b>18.</b>	<b>51.</b>
	5.88	3.92	52.94	1.96	0.0	35.29	100.00
	3.85	2.82	61.36	2.17	0.0	32.14	14.78
	0.87	0.58	7.83	0.29	0.0	5.22	14.78
Northern Ontario	<b>1.</b>	<b>1.</b>	<b>0.</b>	<b>25.</b>	<b>0.</b>	<b>0.</b>	<b>27.</b>
	3.70	3.70	0.0	92.59	0.0	0.0	100.00
	1.28	1.41	0.0	54.35	0.0	0.0	7.83
	0.29	0.29	0.0	7.25	0.0	0.0	7.83
USA	<b>5.</b>	<b>2.</b>	<b>7.</b>	<b>12.</b>	<b>16.</b>	<b>7.</b>	<b>49.</b>
	10.20	4.08	14.29	24.49	32.65	14.29	100.00
	6.41	2.82	15.91	26.09	32.00	12.50	14.20
	1.45	0.58	2.03	3.48	4.64	2.03	14.20
Other Provinces	<b>2.</b>	<b>0.</b>	<b>1.</b>	<b>5.</b>	<b>0.</b>	<b>1.</b>	<b>9.</b>
	22.22	0.0	11.11	55.56	0.0	11.11	100.00
	2.56	0.0	2.27	10.87	0.0	1.79	2.61
	0.58	0.0	0.29	1.45	0.0	0.29	2.61
TOTAL	<b>78.</b>	<b>71.</b>	<b>44.</b>	<b>46.</b>	<b>50.</b>	<b>56.</b>	<b>345.</b>
	22.61	20.58	12.74	13.33	14.49	16.23	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	100.00
	22.61	20.48	12.75	13.33	14.49	16.23	100.00

In the analysis of the results of this survey, general internal consistency was found, as the following sections of the report will demonstrate. Therefore, within limits, certain broad generalizations may be stated with reasonable confidence.

It will not be possible to come to any firm conclusions regarding the characteristics of cottagers that differentiate one small county area from another, but for larger groupings of regions, suggestive patterns do emerge. The analysis also indicates that there is a degree of socio-economic stratification of cottagers by region of destination. From these generalized classifications of cottagers, (e.g. by income groups), a great deal of very interesting information has been uncovered.

Since the questions in the survey were directed towards the cottage owner, the respondent was assumed to be the head of the household and owner of the cottage. The total number of respondents varies

from table to table, because some respondents did not answer all the questions. In most instances, people who did not respond to certain questions were assumed to have the same characteristics as those who did respond. This in effect reduces the sample size, and could create bias in the sample if the non-respondents have distinctly different characteristics. In the analysis by origin, presented later, the respondents from the Canadian Provinces other than Ontario were omitted because only nine questionnaires were completed by this group.

Age

The age distribution of cottage owners was found to be concentrated in the upper age groups. Heads of households who are 45 years of age or older own about three-fourths of all the cottages in Ontario, as can be seen from the following table. (See also Graph I in Appendix II.)

COTTAGE OWNER DISTRIBUTION BY AGE AND ORIGIN

Each cell contains:  
Frequency (number of respondents),  
row percentage,  
column percentage,  
overall percentage

ORIGIN	AGE						TOTAL
	Under 25	25-34	35-44	45-54	55-64	65 and Over	
Metro Toronto	5.	7.	26.	42.	28.	13.	121.
	4.13	5.79	21.49	34.71	23.14	10.74	100.00
	45.45	36.84	46.43	33.07	31.11	30.23	34.97
	1.45	2.02	7.51	12.14	8.09	3.76	34.97
Rest of Ontario	2.	12.	27.	64.	46.	15.	166.
	1.20	7.23	16.27	38.55	27.71	9.04	100.00
	18.18	63.16	48.21	50.39	51.11	34.88	47.98
	0.58	3.47	7.80	18.50	13.29	4.34	47.98
U.S.A.	3.	0.	3.	16.	14.	14.	50.
	6.00	0.0	6.00	32.00	28.00	28.00	100.00
	27.27	0.0	5.36	12.60	15.56	32.56	14.45
	0.87	0.0	0.87	4.62	4.05	4.05	14.45
Other Provinces	1	0.	0.	5.	2.	1.	9.
	11.11	0.0	0.0	55.56	22.22	11.11	100.00
	9.09	0.0	0.0	3.94	2.22	2.33	2.60
	0.29	0.0	0.0	1.45	0.58	0.29	2.60
TOTAL	11.	19.	56.	127.	90.	43.	346.
	3.18	5.49	16.18	36.71	26.01	12.43	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	100.00
	3.18	5.49	16.18	36.71	26.01	12.43	100.00

A comparison is given in the following table of the age of cottage owners with the age of heads of households in the total population. It was found that cottage owners as a group are older, on the average, than the heads of households in Ontario and the United States. The percentage of cottage owners in the age group 45-64 from Ontario and the U.S. was more than 1.5 times as large as the percentage of heads of households in the corresponding age groups in those two origin areas.

Of the retired people owning cottages in Ontario, there seems to be a larger proportion from the U.S. than from Ontario. One possible explanation is that some of the retired people from the U.S. were former residents of Ontario, and have returned to Ontario upon retirement.

Also, in this table, an index is presented which was calculated by dividing the percentage of cottagers in a particular group

by the percentage of population in the same group and multiplying it by 100. For example:

Cottage owners, residents of Ontario, in the age group 45-54 were found to constitute 37 per cent of all the cottage owners in Ontario.

Census data shows that 20.2 per cent of all the heads of households in Ontario are in the age group 45-54.

Hence the index =  $\frac{37.0}{20.2} \times 100 = 180$

When a group is over-represented as cottage owners are, the index is larger than 100. When under-representation occurs, the index drops to less than 100. Precise representation would yield an index of 100. (A similar procedure is used to determine other indices in this report.)

Cottage owners in the age group of 45-54 own the largest share of the cottages in Ontario. (See also Graphs 2 and 3 in Appendix II.)

### AGE OF COTTAGE OWNERS AS COMPARED TO AGE OF ALL HEADS OF HOUSEHOLDS

AGE	Residents of Ontario					Residents of U.S.A.				
	Heads of Households *		Owners of cottages in Ontario Respondents			Heads of Households **		Owners of cottages in Ontario Respondents		
	Number ('000)	Per Cent	Number	Per Cent	Index	Number ('000)	Per Cent	Number	Per Cent	Index
Under 25	92.8	4.9%	7	2.4%	49	3,829	6.3%	3	6.0%	95
25 - 34	359.6	19.2	19	6.6	34	10,597	17.5	—	—	0
35 - 44	442.7	23.6	53	18.4	78	11,931	19.8	3	6.0	30
45 - 54	378.9	20.2	106	37.0	180	11,965	19.8	16	32.0	162
55 - 64	289.8	15.4	74	25.8	168	10,331	17.1	14	28.0	164
65 - and over	312.7	16.7	28	9.8	59	11,792	19.5	14	28.0	144
Total	1,876.5	100.0%	287	100.0%		60,445	100.0%	50	100.0%	

\* Canada: DBS 93-606, May 69, for 1966

\*\* U.S.A.: (1968 March) P60/57, Dec. 17, 1968, Table 1



## Marital Status and Sex

More than four-fifths (83.3 per cent) of all cottage owners in the sample were male and 89.7 per cent of all the respondents were married, as indicated in the following tables.

A comparison of the age distribution of the U.S. and Ontario resident cottage owners indicated that American cottagers were older on the average. This is consistent with the fact that a higher percentage of American cottagers were retired. On the other hand, cottagers from Northern Ontario were the youngest. (See the following table.)

### AVERAGE AGE OF COTTAGE OWNERS BY ORIGIN

ORIGIN	Number of Respondents	Average Age
Metro Toronto	121	48.6
Southwestern Ontario	88	54.2
Southeastern Ontario	51	49.4
Northern Ontario	27	45.8
U.S.A.	49	56.0
Other Provinces	9	46.0
Total	345	50.9

### SEX OF COTTAGE OWNER

Sex of Cottage Owner	Number of Respondents	Per Cent
Male	284	83.3%
Female	57	16.7
Total	341	100.0%
Did not state	6	
Total	347	

### MARITAL STATUS OF COTTAGE OWNER

Marital Status of Cottage Owner	Number of Respondents	Per Cent
Married	306	89.7%
Single	35	10.3
Total	341	100.0%
Did not state	6	
Total	347	

## Education

Almost 40 per cent of the cottage owners in 1967 had university degrees or at least some university education and about 19 per cent had just completed high school. The

largest tabulated group of respondents (about 30 per cent) had part high school or part technical school education as shown in the following table.

### COTTAGE OWNERS DISTRIBUTION, BY EDUCATION AND ORIGIN

Each cell contains:

Frequency (number of respondents),  
row percentage,  
column percentage  
overall percentage

ORIGIN	EDUCATION						
	Public School	Part High School	Finished High School	Part University	Finished University	Graduate Studies	Total
Metro Toronto	<b>11.</b>	<b>38.</b>	<b>24.</b>	<b>10.</b>	<b>15.</b>	<b>12.</b>	<b>110.</b>
	10.00	34.55	21.82	9.09	13.64	10.91	100.00
	28.95	39.18	39.34	29.41	34.88	23.53	33.95
	3.40	11.73	7.41	3.09	4.63	3.70	33.95
Rest of Ontario	<b>22.</b>	<b>53.</b>	<b>21.</b>	<b>13.</b>	<b>24.</b>	<b>25.</b>	<b>158.</b>
	13.92	33.54	13.29	8.23	15.19	15.82	100.00
	57.89	54.64	34.43	38.24	55.81	49.02	48.77
	6.79	16.36	6.48	4.01	7.41	7.72	48.77
U.S.A.	<b>5.</b>	<b>4.</b>	<b>14.</b>	<b>9.</b>	<b>4.</b>	<b>12.</b>	<b>48.</b>
	10.42	8.33	29.17	18.75	8.33	25.00	100.00
	13.16	4.12	22.95	26.47	9.30	23.53	14.81
	1.54	1.23	4.32	2.73	1.23	3.70	14.81
Other Provinces	<b>0.</b>	<b>2.</b>	<b>2.</b>	<b>2.</b>	<b>0.</b>	<b>2.</b>	<b>8.</b>
	0.0	25.00	25.00	25.00	0.0	25.00	100.00
	0.0	2.06	3.28	5.88	0.0	3.92	2.47
	0.0	0.62	0.62	0.62	0.0	0.62	2.47
Total	<b>38.</b>	<b>97.</b>	<b>61.</b>	<b>34.</b>	<b>43.</b>	<b>51.</b>	<b>324</b>
	11.73	29.94	18.83	10.49	13.27	15.74	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	100.00
	11.73	29.94	18.83	10.49	13.27	15.74	100.00

Cottage owners from the U.S. were found to have more university education than cottagers residing in Ontario. About 28 per cent of Ontario cottagers were university graduates, whereas one-third of all the cottagers from the U.S. had finished univer-

sity. Slightly less than half of the Ontario cottage owners had not completed high school, whereas only one-fifth of American cottage owners fell into the same category. (See the following table.)

## EDUCATION OF COTTAGE OWNERS AS COMPARED TO EDUCATION OF ALL HEADS OF HOUSEHOLDS

EDUCATION	Residents of Ontario					Residents of U.S.A.				
	Heads of* Households		Owners of Cottages in Ontario Respondents		Index	Heads of** Households		Owners of Cottages in Ontario Respondents		Index
	Number ( '000)	Per Cent	Number	Per Cent		Number ( '000)	Per Cent	Number	Per Cent	
Public or Grammar School	750.3	40.0%	33	12.3%	31	18,248	30.2%	5	10.4%	34
Part High School	790.1	42.1	91	34.0	81	10,486	17.4	4	8.3	48
Finished High School	336.1	17.9	45	16.8	300	17,819	29.5	14	29.2	99
Part University			23	8.5		6,354	10.5	9	18.8	178
Finished University or More			76	28.4		7,539	12.4	16	33.3	268
Total	1,876.5	100.0%	268	100.0%		60,446	100.0%	48	100.0%	

\* Canada: 1966 calculated on the basis of 1960, 1965, 1966 data. (Approx. only.)

\*\* U.S.A.: P60/57 December 17, 1968, Table I and Table III-7.

### EDUCATION OF COTTAGE OWNERS 1964 DHO SURVEY AND 1968 T & I SURVEY (IN PER CENT)

The preceding table is presented to compare the education of cottage owners with that of all heads of households in Ontario and the U.S. Graphs 4, 5 and 6 in Appendix II clearly show that cottage owners as a group are more highly educated than most heads of households. This difference would be further emphasized if an analysis of education by age group was performed, since older people tend to be less educated and the older heads of households own a disproportionate number of cottages.

A comparison was made between the distribution by education as obtained in this survey and the DHO 1964 Survey for both U.S. and Ontario resident cottage owners. Very similar distributions were found in both the surveys as shown in the table following.

EDUCATION	Metro Toronto Residents		U.S. Residents	
	DHO 1964	T & I 1968	DHO 1964	T & I 1968
Public School	14.2%	10.0%	7.3%	10.4%
High School	54.6	56.4	34.5	37.5
University	31.2	33.6	58.2	52.1
Total	100.0%	100.0%	100.0%	100.0%

### Occupation

The largest single occupational group of people who own cottages in Ontario was found to be professionals (27.5 per cent). The second largest was the managerial/owner group (19.9 per cent).



Except for Metropolitan Toronto, the rest of Ontario and the U.S., origin areas were found to have similar proportions in the professional, managerial and skilled labour occupation groups. There were no cottage owners from the U.S. in the occupational

categories of unskilled labour and farmers in the sample. Only 4.3 per cent of cottagers from the U.S. were in clerical occupations, as compared to 8.3 per cent of the Ontario cottage owners. (See table on following page and Graph 7 in Appendix II.)

# OCCUPATION OF HEAD OF RESPONDENT HOUSEHOLD, BY ORIGIN

OCCUPATION	ORIGIN									
	Metro Toronto		Rest of Ontario		Other Provinces		United States		Total, All Origins	
	Number of Respondents in Category	Per Cent	Number of Respondents in Category	Per Cent	Number of Respondents in Category	Per Cent	Number of Respondents in Category	Per Cent	Number of Respondents in Category	Per Cent
Professional	27	23.1%	51	31.9%	—	—	13	28.3%	91	27.5%
Managerial/Owner	23	19.7	29	18.2	6	75.0%	8	17.4	66	19.9
Sales	11	9.4	11	6.9	1	12.5	2	4.3	25	7.5
Clerical Worker	13	11.1	11	6.9	—	—	2	4.3	26	7.9
Skilled Labourer	14	11.9	22	13.7	—	—	5	10.9	41	12.4
Unskilled Labourer	6	5.1	5	3.1	—	—	—	—	11	3.3
Farmer, Tobacco Grower or Market Gardener	—	—	2	1.2	—	—	—	—	2	0.6
Retired, Pensioned, Householder	17	14.5	12	7.5	1	12.5	11	23.9	41	12.4
Armed Forces/Police	1	0.9	1	0.6	—	—	—	—	2	0.6
Other	5	4.3	16	10.0	—	—	5	10.9	26	7.9
Sub Totals	117	100.0%	160	100.0%	8	100.0%	46	100.0%	331	100.0%
Did not state	4		7		1		4		16	
Total	121		167		9		50		347	

Graphs 8 and 9 in Appendix II and the table on the following page show the comparison of the occupation of cottage owners with the occupation of all heads of households in both Ontario and the U.S. A higher portion of cottage owners from Ontario were in the managerial, professional, sales and clerical occupation groups, and "others not in the labour force," as compared to heads of households across the Province. In the case of cottage owners from the U.S., the distribution was somewhat different. Managerial, professional, retired and

"others not in the labour force" were found to be in larger proportion among the U.S. cottage owners than among all heads of households in the U.S. population.

The occupation distributions of the cottage owners as found in the DHO Survey and the T&I Survey are compared in the following table. For cottage owners from Metropolitan Toronto, the two distributions were found to be very similar. However, in the case of cottage owners from the U.S., the distributions were somewhat different. This could be due to the sample size.

**COMPARISON OF OCCUPATIONAL DISTRIBUTION OF COTTAGE OWNERS  
FROM METRO TORONTO AND THE U.S.A. IN DHO AND T & I SURVEYS  
(IN PER CENT)**

OCCUPATION	Cottage Owners from Metropolitan Toronto		Cottage Owners from the U.S.A.	
	T & I	DHO	T & I	DHO
	(N = 121)*	(N = 11,870)*	(N = 49)*	(N = 3730)*
Professional	23.1%	25.8%	28.3%	36.4%
Managerial	19.7	17.3	17.4	18.2
Sales	9.4	12.2	4.3	10.9
Clerical	11.1	7.1	4.3	9.1
Skilled Labour	5.1	4.5	—	5.4
Farmer	—	0.4	—	—

\* N = Sample Size

# OCCUPATION OF COTTAGE OWNERS AS COMPARED TO OCCUPATION OF ALL HEADS OF HOUSEHOLDS

OCCUPATION	RESIDENTS OF ONTARIO				RESIDENTS OF THE U.S.A.			
	Heads of** Households Number	Per Cent	Owners of Cottages in Ontario Respondents Number Per Cent	Index	Heads of** Households Number ('000)	Per Cent	Owners of Cottages in Ontario Respondents Number Per Cent	Index
Managerial	177,342	10.8%	52	18.8%	6,555	10.9%	8	17.4%
Professional	128,307	7.8	78	28.2	6,492	10.7	13	28.3
Sales	112,258	6.8	22	7.9	3,409	5.6	2	4.3
Clerical	78,421	4.8	23	8.3	2,881	4.8	2	4.3
Others	847,586	51.7	49	17.7	26,471	43.8	5	10.9
In Labour Force Sub-total	1,343,914	81.9%	224	80.9%	45,808	75.8%	30	65.2%
Retired	196,754	12.0	29	10.5	9,219	15.2	11	23.9
Others not in Labour Force***	100,213	6.1	24	8.6	5,419	9.0	5	10.9
Total	1,640,881	100.0%	277	100.0%	60,446	100.0%	46	100.0%

\* Canada: D.B.S. 93-512, Table 31, 1961 Census.

\*\* U.S.A.: U.S. Series P60 No. 57 & 60, Dec. 17/68, Jan. 30/69.

\*\*\* Includes Military and Police.



## Family Income

The mean of the total annual income of respondent families was \$10,120. Only 9.2 per cent of the respondent families had an income of less than \$5,000, while 27.6 per cent had a moderate income of \$5,000 - \$7,999, and 63.2 per cent had higher incomes. More than one-quarter of those who replied reported incomes in excess of \$15,000 per annum. (See table on the following page and Graph 10 in Appendix II.)

Also, the mean annual family income of American respondents was higher at \$11,115 than either Metro Toronto or the "Rest of Ontario" respondents, with means of \$10,326 and \$9,645 respectively. Due to the fact that occupational groupings for American cottage household heads are quite similar to their Ontario counterparts, we could then possibly assume that the higher American cottage family income is due to higher wage and salary rates.

**TOTAL ANNUAL INCOME OF RESPONDENT FAMILY, BY ORIGIN**

INCOME	ORIGIN							
	Metropolitan Toronto	Rest of Ontario	Other Provinces	United States	Total, All Origins			
	Number of Respondents in Category	Per Cent	Number of Respondents in Category	Per Cent	Number of Respondents in Category	Per Cent	Number of Respondents in Category	Per Cent
Under \$5,000	9	8.2%	15	9.7%	1	14.3%	4	9.3%
\$ 5,000 - \$ 7,999	26	23.6	54	34.8	—	—	7	16.3
\$ 8,000 - \$11,999	32	29.1	32	20.7	1	14.3	6	14.0
\$12,000 - \$14,999	13	11.8	21	13.5	2	28.6	9	20.9
\$15,000 and Over	30	27.3	33	21.3	3	42.8	17	39.5
Total	110	100.0%	155	100.0%	7	100.0%	43	100.0%
Did Not State	11		12		2		7	
Total Number of Respondents	121		167		9		50	
Mean, Total Annual Income of Respondent Family	\$10,326		\$9,645		\$10,639		\$11,115	
								\$10,120

The distribution of cottage owners by income group was different for cottagers from different origins. Families in the income group from \$8,000 to \$11,999 per year make up the largest group of cottage owners from Metropolitan Toronto. In the rest of Ontario, families with an annual income of \$5,000 to \$7,999 constitute the largest group of cottage owners. Americans

with an annual income of over \$15,000 make up the largest group of U.S. cottage owners in this province.

Also, families with higher incomes have a higher cottage ownership index. This is true for all of the respondent cottage families in Ontario regardless of their origin. (See the following table and Graphs 11 and 12 in Appendix II.)

FAMILY INCOME OF COTTAGE OWNERS  
AS COMPARED TO ALL FAMILIES' INCOME

FAMILY INCOME	ORIGIN									
	RESIDENTS OF ONTARIO					RESIDENTS OF U.S.A.				
	Total Families* 1967		Owners of Cottages in Ontario Respondents		Index	Total Families** 1967		Owners of Cottages in Ontario Respondents		Index
	Number	Per Cent	Number	Per Cent		Number	Per Cent	Number	Per Cent	
\$ 0 - \$ 4,999	—	22.2%	24	9.0%	40	—	25.3%	4	9.3%	37
\$ 5,000 - \$ 7,999	—	32.6	80	30.2	93	—	24.2	7	16.3	67
\$ 8,000 - \$14,999	—	37.3	98	37.0	99	—	38.6	15	34.9	90
\$15,000 and over	—	7.8	63	23.8	305	—	12.0	17	39.5	329
TOTAL	—	100.0%	265	100.0%	—	—	100.0%	43	100.0%	—

\*Canada: Income Distribution and Poverty in Canada 1967

\*\*U.S.A.: Statistical Abstract 1969.

## Cottage Owner's Family Income and Cottage Area

It was expected that the incomes of cottagers would vary from one cottage area to another. The following two tables show that cottages in certain areas (Muskoka and Eastern Ontario) more frequently were owned by people with an annual family income of \$15,000 or more; whereas in other cottage areas, the highest percentage of cottages were owned generally by people with an annual family income of \$5,000 to \$7,999.

A comprehensive analysis of income of cottage owners is difficult because many cottage owners are retired and their income does not reflect their relative affluence at the time the cottage was acquired. More than half of the cottage owners with annual incomes of less than \$5,000 were retired.

**COTTAGE OWNERS' ANNUAL FAMILY INCOME  
BY SELECTED COTTAGE AREAS**  
(IN PER CENT)

COTTAGE AREA	FAMILY INCOME					
	Less Than \$5,000	\$5,000-\$7,999	\$8,000-\$11,999	\$12,000-\$14,999	\$15,000 and over	Total
Muskoka	10.3%	14.9%	15.5%	13.6%	23.0%	16.5%
Simcoe	13.8	18.4	15.5	13.6	13.2	15.3
Peterborough and Victoria	10.3	9.2	11.3	18.2	3.6	9.6
Parry Sound	3.5	3.4	4.2	4.5	2.4	3.5
Bruce and Grey	6.9	9.2	7.0	6.8	7.2	7.6
Haliburton	—	1.2	7.0	4.5	1.2	2.9
Huron	3.5	1.1	1.4	4.6	4.8	2.9
North Western Ontario	3.5	1.2	1.4	2.3	1.2	1.6
Eastern Ontario	17.2	5.8	10.0	11.4	13.2	10.5
North Eastern Ontario	—	9.2	5.6	4.5	7.2	6.4
Others	31.0	26.4	21.1	15.9	23.0	23.2
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



**INCIDENCE OF COTTAGE OWNERS' ANNUAL FAMILY INCOME  
BY SELECTED COTTAGE AREAS**  
(IN PER CENT)

COTTAGE AREA	FAMILY INCOME					
	Less Than \$5,000	\$5,000-\$7,999	\$8,000-\$11,999	\$12,000-\$14,999	\$15,000 and over	Total
Muskoka	5.8%	25.0	21.2	11.4	36.6	100.0%
Simcoe	8.3%	33.4	22.9	12.5	22.9	100.0%
Peterborough and Victoria	10.0%	26.6	26.7	26.7	10.0	100.0%
Parry Sound	9.0%	27.3	27.3	18.2	18.2	100.0%
Bruce and Grey	8.3%	33.4	20.8	12.5	25.0	100.0%
Haliburton	—	11.1	55.6	22.2	11.1	100.0%
Huron	11.1%	11.1	11.1	22.2	44.5	100.0%
North Western Ontario	20.0%	20.0	20.0	20.0	20.0	100.0%
Eastern Ontario	15.1%	15.1	21.3	15.1	33.4	100.0%
North Eastern Ontario	—	40.0	20.0	10.0	30.0	100.0%
Others	12.3%	31.5	20.5	9.6	26.0	100.0%
<b>TOTAL</b>	<b>9.3%</b>	<b>27.6</b>	<b>22.5</b>	<b>14.3</b>	<b>26.4</b>	<b>100.0%</b>

**COMPOSITION OF COTTAGE-OWNING  
HOUSEHOLD (a)**

**Household Composition  
and Household Size**

Of the 336 cottage owners who answered the question regarding their family composition, the largest group (59.2 per cent) was comprised of families with teenage or younger children. Families with adult children and other adults were the second largest group (20.5 per cent), followed by "husband and wife only", then single people. (See the following two tables.)

Composition of the Household	Number	Per Cent
Husband and Wife	54	16.1%
Adult Family	69	20.5
Family and Children	199	59.2
Single People	14	4.2
<b>Total Number of Respondents</b>	<b>336</b>	<b>100.0%</b>

**COMPOSITION OF COTTAGE-OWNING  
HOUSEHOLD (b)**

Composition	Number	Per Cent
Male Head of Household	307	21.7%
Female Head of Household	312	22.1
Adult Children (Over 19 years)	252	17.8
Teenage Children (13 - 19 years)	222	15.7
Children (12 years and less)	267	18.9
Other Adults	54	3.8
Total Number of "Cottage" Household Members	1,414	100.0%
Total Households	336	
Mean Number of Members per "Cottage" Household	4.3	

Family composition of cottage owners from Metropolitan Toronto was very similar to that of cottage owners from the rest of Ontario, which could be due to the same reasons mentioned above. About 63 per cent of the cottage owners from Metro Toronto had children 19 years of age or

younger, as compared to about 39 per cent for American owners. An explanation of this could be that American cottage owners as a group are older when compared to Ontario owners, and also a much larger proportion of the former are retired. (See the following table.)

## COMPOSITION OF COTTAGE-OWNING HOUSEHOLDS BY ORIGIN

Each cell contains:  
Frequency (**number of respondents**),  
row percentage,  
column percentage,  
overall percentage

ORIGIN	FAMILY COMPOSITION				
	Husband & Wife	Adult Family	Family & Children	Single People	Total
Metro Toronto	<b>17.</b>	<b>24.</b>	<b>74.</b>	<b>3.</b>	<b>118.</b>
	14.41	20.34	62.71	2.54	100.00
	31.48	34.78	37.19	21.43	35.12
	5.06	7.14	22.02	0.89	35.12
Rest of Ontario	<b>23.</b>	<b>29.</b>	<b>100.</b>	<b>9.</b>	<b>161.</b>
	14.29	18.01	62.11	5.59	100.00
	42.59	42.03	50.25	64.29	47.92
	6.85	8.63	29.76	2.68	47.92
U.S.A.	<b>14.</b>	<b>14.</b>	<b>19.</b>	<b>2.</b>	<b>49.</b>
	28.57	28.57	38.78	4.08	100.00
	25.93	20.29	9.55	14.29	14.58
	4.17	4.17	5.65	0.60	14.58
Other Provinces	<b>0.</b>	<b>2.</b>	<b>6.</b>	<b>0.</b>	<b>8.</b>
	0.0	25.00	75.00	0.0	100.00
	0.0	2.90	3.02	0.0	2.38
	0.0	0.60	1.79	0.0	2.38
Total	<b>54.</b>	<b>69.</b>	<b>199.</b>	<b>14.</b>	<b>336.</b>
	16.07	20.54	59.23	4.17	100.00
	100.00	100.00	100.00	100.00	100.00
	16.07	20.54	59.23	4.17	100.00

The average number of persons per family of cottage-owning households from the U.S. (3.8) was found to be smaller than from Ontario (4.3). In the case of Ontario, a very definite pattern was found showing the tendency to own a cottage increases with family size. The index for Ontario increases steadily from 39 to 150 as the number of persons per household increases from one to six or more. The highest index for American cottagers was for families

with six or more persons, which was consistent with Ontario. Valid conclusions cannot be drawn by comparison and analysis of the other indices because of sample size. It appears that the cottage-owning households from both the U.S. and Ontario are larger than the average household for the U.S. and Ontario respectively. (See the following two tables and also Graphs 13, 14 and 15 in Appendix II.)



# NUMBER OF WEEKENDS SPENT AT COTTAGE DURING MAY TO OCTOBER, BY DISTANCE FROM RESIDENCE TO COTTAGE

Each cell contains:  
Frequency (number of respondents),  
row percentage,  
column percentage,  
overall percentage

DISTANCE FROM RESIDENCE TO COTTAGE (in Miles)	NUMBER OF WEEKENDS									
	5 or Less	6-10	11-15	16-20	21-25	Over 25	Total			
50 or Less	28. 28.57 19.39 26.17 8.07	19. 19.39 24.68 5.48	16. 16.33 30.77 4.61	15. 15.31 28.85 4.32	13. 13.27 26.53 3.75	7. 7.14 70.00 2.02	98. 100.00 28.24 28.24			
51-100	11. 11.70 21.28 25.97 3.17	20. 20.21 21.28 38.46 5.76	20. 20.21 21.28 38.46 5.76	19. 20.21 21.28 36.54 5.48	23. 24.47 46.94 6.63	1. 1.06 10.00 27.09	94. 100.00 27.09 27.09			
101-150	18. 24.32 16.82 5.19	20. 27.03 25.97 5.76	10. 13.51 19.23 2.88	16. 21.62 30.77 4.61	8. 10.81 16.33 2.31	2. 2.70 20.00 0.58	74. 100.00 21.33 21.33			
151-200	13. 43.33 26.67 10.39 3.75	8. 26.67 10.39 2.31	4. 13.33 7.69 1.15	0. 0.0 0.0 0.0	5. 16.67 10.20 1.44	0. 0.0 0.0 0.0	30. 100.00 8.65 8.65			
201-250	7. 58.33 6.54 2.02	4. 33.33 5.19 1.15	0. 0.0 0.0 0.0	1. 8.33 1.92 0.29	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	12. 100.00 3.46 3.46			
251-350	7. 63.64 6.54 2.02	3. 27.27 3.90 0.86	1. 9.09 1.92 0.29	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	11. 100.00 3.17 3.17			
351-500	14. 87.50 13.08 4.03	2. 12.50 2.60 0.58	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	16. 100.00 4.61 4.61			
Over 500	9. 75.00 8.41 2.59	1. 8.33 1.30 0.29	1. 8.33 1.92 0.29	1. 8.33 1.92 0.29	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	12. 100.00 3.46 3.46			
TOTAL	107. 30.84 100.00 30.84	77. 22.19 100.00 22.19	52. 14.99 100.00 14.99	52. 14.99 100.00 14.99	49. 14.12 100.00 14.12	10. 2.88 100.00 2.88	347. 100.00 100.00 100.00			

# **NUMBER OF WEEKENDS SPENT AT COTTAGE DURING MAY TO OCTOBER, BY OCCUPATION OF COTTAGE OWNER**

Each cell contains:  
Frequency (number of respondents),  
row percentage,  
column percentage,  
overall percentage

NUMBER OF SUMMER WEEKENDS AT COTTAGE	OCCUPATION										
	Professional	Manager- Owner	Sales	Clerical	Skilled Labour	Unskilled Labour	Farmer	Retired	Armed Forces — Police	Student	Other
5 or Less	35. 27.49 100.00 27.49	13. 12.75 19.70 3.93	7. 6.86 28.00 2.11	1. 0.98 3.85 0.30	10. 9.80 24.39 3.02	2. 1.96 18.18 0.60	0. 0.0 0.0 0.0	24. 23.53 58.54 7.25	1. 0.98 50.00 0.30	1. 0.98 100.00 0.30	8. 7.84 32.00 2.42
6-10	21. 28.77 23.08 6.34	12. 16.44 18.18 3.63	9. 12.33 36.00 2.72	8. 10.96 30.77 2.42	10. 13.70 24.39 3.02	2. 2.74 18.18 0.60	1. 1.37 50.00 0.30	5. 6.85 12.20 1.51	1. 1.37 50.00 0.30	0. 0.0 0.0 0.0	4. 5.48 16.00 1.21
11-15	12. 24.00 13.19 3.63	17. 34.00 25.76 5.14	3. 6.00 12.00 0.91	6. 12.00 23.08 1.81	6. 12.00 14.63 1.81	2. 4.00 18.18 0.60	0. 0.0 0.0 0.0	1. 2.00 2.44 0.30	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	3. 6.00 12.00 0.91
16-20	14. 28.00 15.38 4.23	10. 20.00 15.15 3.02	3. 6.00 12.00 0.91	5. 10.00 19.23 1.51	7. 14.00 17.07 2.11	3. 6.00 27.27 0.91	0. 0.0 0.0 0.0	7. 14.00 17.07 2.11	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	1. 2.00 4.00 0.30
21-25	7. 15.22 7.69 2.11	11. 23.91 16.67 3.32	3. 6.52 12.00 0.91	6. 13.04 23.08 1.81	7. 15.22 17.07 2.11	1. 2.17 9.09 0.30	0. 0.0 0.0 0.0	4. 8.70 9.76 1.21	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	7. 15.22 28.00 2.11
Over 25	2. 20.00 2.20 0.60	3. 30.00 4.55 0.91	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	1. 10.00 2.44 0.30	1. 10.00 9.09 0.30	1. 10.00 50.00 0.30	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	2. 20.00 8.00 0.60
TOTAL	91. 27.49 100.00 27.49	66. 19.94 100.00 19.94	25. 7.55 100.00 7.55	26. 7.85 100.00 7.85	41. 12.39 100.00 12.39	11. 3.32 100.00 3.32	2. 0.60 100.00 0.60	41. 12.39 100.00 12.39	2. 0.60 100.00 0.60	1. 0.30 100.00 0.30	25. 7.55 100.00 7.55

## Distance Travelled to Cottage

More than three-fourths of all cottagers travel less than 150 miles from their urban residence to their cottage. Average distance travelled by the cottagers from Ontario (excluding Metropolitan Toronto) was approximately 78 miles. Cottagers from Metropolitan Toronto travel an average of 101

miles, whereas, cottagers from the U.S. travel three times this distance. (See the following table.)

This, of course, is the reason why Ontario residents visit their cottages more frequently than do cottagers from the U.S., as shown in the next section.

DISTANCE	ORIGIN									
	Metro Toronto		Rest of Ontario		U.S.A.		Other Provinces		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent	Number	Per Cent	Number	Per Cent
1 - 50 miles	8	6.6%	80	49.1%	7	14.9%	—	—	95	28.0%
51 - 100	58	47.9	34	20.9	2	4.2	—	—	94	27.7
101 - 150	43	35.6	23	14.1	4	8.5	4	50.0%	74	21.8
151 - 200	11	9.1	16	9.8	3	6.4	—	—	30	8.8
201 - 250	—	—	8	4.9	4	8.5	—	—	12	3.5
251 - 300	1	0.8	1	0.6	5	10.6	—	—	7	2.1
301 - 350	—	—	—	—	2	4.3	2	25.0	4	1.2
351 - 400	—	—	1	0.6	5	10.6	1	12.5	7	2.1
401 - 500	—	—	—	—	9	19.2	—	—	9	2.7
501 - 600	—	—	—	—	3	6.4	—	—	3	0.9
601 - 700	—	—	—	—	1	2.1	—	—	1	0.3
701 and over	—	—	—	—	2	4.3	1	12.5	3	0.9
Total Number of Respondents	121	100.0%	163	100.0%	47	100.0%	8	100.0%	339	100.0%
Average Distance (in miles)	101		78		300		290		122	

Note: To calculate average distance, midpoint of the distance range was used.



## Length of Time Respondent has been a Cottager

Cottagers in Ontario have owned their vacation homes for an average of 14.3 years. Only 22.7 per cent of them have owned their cottage for five years or less; more than half for six to 20 years inclusive; and about one-fifth for more than 20 years. A further breakdown is indicated in the following table.

**LENGTH OF TIME RESPONDENT  
HAS BEEN A COTTAGER**

Number of Years of Cottaging	Number of Respondents	Per Cent
1 - 2 years	17	5.0%
3 - 5	60	17.7
6 - 8	58	17.1
9 - 11	46	13.6
12 - 14	27	7.9
15 - 17	34	10.0
18 - 20	30	8.8
21 - 24	11	3.2
25 - 27	7	2.1
28 - 30	16	4.7
31 - 33	8	2.6
34 - 36	3	0.9
37 - 40	12	3.5
41 - 56	10	2.9
	339	100.0%
Did not state	8	
Total Number of Respondents	347	
Average	14.3 years	

U.S. cottage owners have been in the province for the longest period of time, and possibly this could be due to the fact that they are more concentrated in the higher age groups. Following them are cottage owners living in South Eastern Ontario. Cottagers in Area 5 (Lakes Erie and Huron) have been located there longer than cottagers in any other area; whereas those who own cottages in Northern Ontario have owned cottages for the shortest period of time. (The details are shown in the following table.)

## THE NUMBER OF YEARS AS COTTAGER, BY ORIGIN AND BY LOCATION OF COTTAGE

Each cell contains:

Frequency (number of respondents),  
Mean (number of years of ownership)

ORIGIN	COTTAGE LOCATION						
	Muskoka, Haliburton, Georgian Bay - N	Lake Simcoe, Georgian Bay - S	Eastern Ontario	Northern Ontario	Lakes Erie and Huron	Kawarthas	Total
Metro Toronto	40. 15.47	44. 12.45	4. 11.25	2. 7.00	5. 29.00	24. 12.83	119. 14.10
Southwestern Ontario	26. 14.31	21. 9.14	5. 4.80	1. 10.00	28. 14.71	6. 27.17	87. 13.48
Southeastern Ontario	3. 13.33	2. 30.00	26. 15.31	1. 9.00	0. 14.10	18. 14.10	50. 15.22
Northern Ontario	1. 10.00	1. 30.00	0.	25. 11.32	0.	0.	27. 11.96
U.S.A.	4. 4.50	2. 29.50	7. 19.29	11. 11.64	16. 19.81	7. 15.43	47. 16.28
Other Provinces	2. 23.00	0.	1. 5.00	5. 21.40	0.	1. 5.00	9. 18.11
Total	76. 14.54	70. 12.70	43. 14.12	45. 12.24	49. 17.83	56. 14.96	339. 14.34

### Permanent Living Accommodations

The majority of cottage owners have single detached houses for permanent residences. Of 335 who answered this question, 262 own a single detached house and 11 rent a single detached house. About 7.5 per cent, or 25 respondents, live in single attached houses; of these, 21 are owned and 4 rented. The remaining 37 owners live in apartments or rooms.

In total, 86.9 per cent of respondents own their permanent living accommodation, and

the remainder (13.1 per cent) rent their dwelling. The permanent living accommodation ownership in Metropolitan Toronto, the rest of Ontario, and the U.S., varies from 62 per cent to 67 per cent, which indicates that a higher proportion of cottage owners also own their permanent living accommodation as compared to non-cottage owners. (See the following two tables.)

## TYPE OF PERMANENT LIVING ACCOMMODATION OF RESPONDENTS

Type of Permanent Residence	Owned		Rented		Did Not State		Total Number of Respondents	
	Number of Respondents in Category	Per Cent	Number of Respondents in Category	Per Cent	Number of Respondents in Category	Per Cent	Number of Respondents in Category	Per Cent
Single Detached House	262	90.0%	11	25.0%			273	81.5%
Single Attached House	21	7.2	4	9.1			25	7.5
Apartment	6	2.1	28	63.6			34	10.1
Rooms	2	0.7	1	2.3			3	0.9
							<hr/> 335	<hr/> 100.0%
Did not state					12	100.0%	12	
Total Number of Respondents	291	100.0%	44	100.0%	12	100.0%	347	
Per Cent	(86.9%)		(13.1%)					

### INCIDENCE OF TYPE OF TENURE OF COTTAGE OWNER'S PERMANENT LIVING ACCOMMODATION, BY ORIGIN

ORIGIN	Cottage Owners (Per Cent)		Total Population (Per cent)	
	Owned	Rented	Owned	Rented
Metro Toronto	80.2%	19.8%	61.7%	38.3%
Rest of Ontario	86.8	13.2	67.0	33.0
U.S.A.	82.0	18.0	62.0	38.0
Other Provinces	88.9	11.1	—	—
Total	86.9%	13.1%	—	—

### Respondents' Reasons for Selecting the Cottage Area

The factor that was reported most frequently by the cottage owners as the reason for selecting the cottage area was "proximity". The next two most frequently mentioned reasons were found to be equal in importance — "seclusion of area" and "fishing and hunting". The remaining reasons were "beach", "friends (social)", "close to a town", "close to a water sport" and "other", in descending order of importance. (See the following table for percentages.)

Canada: Year Book, 1969, Page 750

U.S.A.: Statistical Abstract, 1968



## RESPONDENTS' REASON(S) FOR ORIGINALLY SELECTING THEIR COTTAGE AREA

Reasons for Selection	Number of Reasons as Per cent of Respondents		
	Number	Per Cent	
Close to Home	164	19.1%	50.2%
Seclusion of Area	130	15.2	39.8
Fishing/Hunting	129	15.1	39.5
Beach	112	13.1	34.2
Friends	106	12.4	32.4
Close to a Town	87	10.0	26.6
Close to a Water Sport	73	8.5	22.3
Other	57	6.6	17.4
Total Number of Reasons Given	858	100.0%	(262.4%)
Total Number of Respondents	327		

## Boat Ownership of Cottage Owners

Water sports are an integral part of cottaging. The majority of the cottagers who have access to water, own some type of boat. Eighty-three per cent of all cottagers reported that they have lake frontage; and 82.8 per cent of all cottagers reported that they own or rent one or more boats. (See the following two tables.)

### COTTAGE OWNERS WHO OWN OR RENT A BOAT

	Number of Respondents	Per Cent
Own Boat	270	81.3%
Rent Boat	5	1.5
None	57	17.2
Total	332	100.0%

### NUMBER AND TYPES OF BOATS OWNED OR RENTED BY RESPONDENTS

Type of Boat	Number of Boats in Category	Number of Boats in Category in Per cent
Rowboat or Canoe	128	26.7%
Sailboat	49	10.2
Motorboat: Outboard	278	58.1
Inboard	24	5.0
Total Number of Boats Owned or Rented by Respondents	479	100.0%

Altogether 479 boats were reported to be used by the 275 respondents who owned or rented boats, or an average of 1.7 boats per respondent. Out of all the boats used, 58.0 per cent were outboard motorboats, 26.7 per cent were canoes or rowboats, 10.2 per cent were sailboats, and 5.0 per cent were inboard motorboats. One hundred boat owners owned one or more high power motorboats (over 40 h.p.) or sailboats. (See table following and Table A-1 in Appendix I.)

**COTTAGE OWNERS WHO OWN OR RENT A SAILBOAT OR MOTORBOAT OF MORE THAN 40 H.P.**

	Number of Respondents	Per Cent
Yes	100	28.8%
No	247	71.2
Total	347	100.0%

Approximately 30 per cent of all cottagers own sailboats or high power motorboats. Ownership of these types of boats shows a positive correlation with family size. Only 14 per cent of single cottage

owners own boats in this category; whereas 40 per cent of cottage owners with families of six or more, own high power motorboats or sailboats. (See table following and Graph 16 in Appendix II.)

**COTTAGE OWNERS' HOUSEHOLD SIZE AND OWNERSHIP OF MORE EXPENSIVE BOATS**

Each cell contains:  
Frequency (number of respondents),  
row percentage,  
column percentage,  
overall percentage

Owner of Sailboat or 40+ H.P. Motorboat	FAMILY SIZE						
	One	Two	Three	Four	Five	Over Five	Total
Yes	2.	12.	16.	21.	18.	31.	100.
	2.00	12.00	16.00	21.00	18.00	31.00	100.00
	14.29	18.46	30.77	30.88	30.51	39.24	29.67
	0.59	3.56	4.75	6.23	5.34	9.20	29.67
No	12.	53.	36.	47.	41.	48.	237.
	5.06	22.36	15.19	19.83	17.30	20.25	100.00
	85.71	81.54	69.23	69.12	69.49	60.76	70.33
	3.56	15.73	10.68	13.95	12.17	14.24	70.33
Total	14.	65.	52.	68.	59.	79.	337.
	4.15	19.29	15.43	20.18	17.51	23.44	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	100.00
	4.15	19.29	15.43	20.18	17.51	23.44	100.00

An analysis was made of boat ownership by income group where it was found that as income increases, the tendency to own a boat also increases. (See the following table.) The less than \$5,000 income group, however, showed a very high rate of boat ownership, which could be due to the fact that a large percentage of retired people are in that group. The percentage of all boats owned increased with income with

the exception of the \$12,000 to \$14,999 income group. This discrepancy could be due to the small sample size. A similar pattern was found for high power motorboat and sailboat ownership. About 60 per cent of all the high power motorboats and sailboats were owned by cottage owners with an income of \$15,000 per year or more. (See also Table A-2 in Appendix I.)

### BOAT OWNERSHIP BY INCOME GROUP

Income Groups	Percentage of Cottagers Owning A Boat	Percentage of Boats	Percentage of High Power Motorboats or Sailboats
\$ 0 - \$ 4,999	78.6%	6.6%	0.8%
\$ 5,000 - \$ 7,999	71.2	17.9	10.9
\$ 8,000 - \$11,999	81.4	23.0	15.2
\$12,000 - \$14,999	93.2	15.7	14.3
\$15,000 and over	93.9%	36.8%	58.8%

### NUMBER OF CARS OWNED BY COTTAGE OWNERS

#### Car Ownership of Cottage Owners

All cottage owners own at least one automobile. Forty-seven per cent of cottage owners own one automobile, 42.2 per cent own two automobiles and 10.8 per cent of cottage owners own three or more automobiles. More than two-thirds of cottage owners reported that they were owners of automobiles which were three years old or less (i.e. '65 to '68). About four per cent of cottage owners owned an automobile eight years old (i.e. 1960 model or older). (See the following tables.)

Number of Cars per Cottager	Number of Respondents	Per Cent
One	158	47.0%
Two	142	42.2
Three	20	6.0
Four	11	3.3
Over Four	5	1.5
Total	336	100.0%



# MODEL YEAR OF RESPONDENT'S PRINCIPAL FAMILY CAR IN 1968

Model Year of Car	Number of Respondents in Category	Per Cent
1956	1	0.3%
1957	1	0.3
1958	—	—
1959	3	0.9
1960	8	2.4
1961	9	2.7
1962	14	4.2
1963	30	9.1
1964	39	11.8
1965	51	15.5
1966	56	17.0
1967	62	18.8
1968	56	17.0
	<hr/>	<hr/>
	330	100.0%
Did not state	17	
Total No. of Respondents	347	

Cottage owners own an average of 1.7 cars. Cottage owners from Metropolitan

Toronto and the U.S. own approximately two cars per family.

# Characteristics of Cottages and Cottage Utilization

In the previous section, the profile of cottage-owning families was discussed. This section will deal with an analysis of the characteristics of the cottages and their usage patterns.

## Acreage of Cottage Site

It was found that a large proportion of cottages (33 per cent) were built on sites 0.4 acres or smaller. About 61 per cent of all the cottages had a site 0.9 acres or less in size. Another 23 per cent of cottages were on pieces of land larger than 0.9 acres but smaller than two acres. (See table following.)

**COTTAGE SITE AREA IN ACRES**

Acres	Number of Respondents	Per Cent
0.4 or Less	104	33.4%
0.4 - 0.9	86	27.7
0.91 - 2	72	23.2
2.1 - 4	19	6.1
4.1 - 10	18	5.8
Over 10	12	3.8
Total	311	100.0%

## Lake Frontage and Accessibility to Cottage

About one-sixth (16.7 per cent) of all the cottages in Ontario do not have lake frontage. One would expect that, due to higher cost, there would be a positive correlation between lake frontage and annual income

of the cottage owner. As shown in the table following this was found to be true except for people in the \$0-\$4,999 income group; (again this group contains many retired people).

### INCIDENCE OF OWNERSHIP OF COTTAGE WITH OR WITHOUT LAKE FRONTAGE, BY RESPONDENT'S FAMILY INCOME

Respondent's Family Income	With Lake Frontage		No Lake Frontage		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Less than \$5,000	23	82.1%	5	17.9%	28	100.0%
\$ 5,000 - \$ 7,999	65	75.6	21	24.4	86	100.0
\$ 8,000 - \$11,999	58	81.7	13	18.3	71	100.0
\$12,000 - \$14,999	38	88.4	5	11.6	43	100.0
\$15,000 and over	75	90.3	8	9.7	83	100.0
Total Number of Respondents	259	83.3%	52	16.7%	311	100.0%

When the origin of the cottage owner was cross-tabulated with lake frontage, it was found that the lowest proportion (78.9 per cent) of cottagers with lake frontage were those from Metropolitan Toronto. This could be due to an increased trend

towards buying small farms for use as second homes. As shown in the following table, about 85 per cent of cottage owners from the U.S. and also about 85 per cent of cottagers from the rest of Ontario had cottages with lake frontage.

### INCIDENCE OF OWNERSHIP OF COTTAGE WITH OR WITHOUT LAKE FRONTAGE, BY RESPONDENT'S ORIGIN

Origin of Respondents	With Lake Frontage		No Lake Frontage		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Metro Toronto	86	78.9%	23	21.1%	109	100.0%
Rest of Ontario	131	85.1	23	14.9	154	100.0
U.S.A.	35	85.4	6	14.6	41	100.0
Other Provinces	7	100.0	—	—	7	100.0
Total Number of Respondents	259	83.3%	52	16.7%	311	100.0%



Except for one respondent, all cottagers reported their method of travel to the cottage was by automobile. However, 40 respondents out of 345 reported that their cottage was not completely accessible by car. The following two tables show the method of travel and means of access to their cottages.

**RESPONDENT'S METHOD OF TRAVEL  
TO COTTAGE AREA**

Method of Travel	Number of Respondents in Category	
		Per Cent
By Auto	342	99.7%
Other	1	0.3
	343	100.0%
Did not state	4	
Total	347	

**MEANS OF ACCESS TO  
RESPONDENT'S COTTAGE**

Means of Access to Cottage	Number of Respondents in Category	
		Per Cent
Car	305	88.4%
Boat	40	11.6
Other	—	—
	345	100.0%
Did not state	2	
Total	347	

**Number of Weekends Spent at  
Cottage During the Months of  
May to October**

(Excluding Weekends During  
Annual Vacation)

About half of the respondents spent ten or less weekends at their cottage during the months of May to October. Ten respondents out of 314 spent every weekend during these months at their cottage. (See the table following.) The average number of weekends spent there during these months, for all the respondents, was found to be 11.4.

**APPROXIMATE NUMBER OF WEEKENDS  
NORMALLY SPENT BY RESPONDENTS  
AT COTTAGE FROM MAY TO OCTOBER**

Number of Summer Weekends Spent at Cottage	Number of Respondents in Category	
		Per Cent
0 - 5	74	23.6%
6 - 10	77	24.5
11 - 15	52	16.6
16 - 20	52	16.6
21 - 25	49	15.6
Over 25	10	3.2
	314	100.0%
Did not state	33	
Total	347	

It was thought that retired cottagers may spend more weekends at their cottages than other cottagers do, but the results of this survey show that retired people generally spent the fewest weekends at the cottage during the summer. Clerical workers spent

the greatest number of weekends at their cottages followed by managers or owners, skilled labour, sales and professional personnel in descending order. (See the table following and Table A-3 in Appendix I.)

**NUMBER OF WEEKENDS (EXCLUDING VACATION PERIOD) SPENT AT  
COTTAGE FROM MAY TO OCTOBER, BY SELECTED OCCUPATIONS**

Number of Summer Weekends at Cottage	OCCUPATION					
	Professional Number	Manager/Owner Number	Sales Number	Clerical Number	Skilled Labour Number	Retired Number
0 - 5	35	13	7	1	10	24
6 - 10	21	12	9	8	10	5
11 - 15	12	17	3	6	6	1
16 - 20	14	10	3	5	7	7
21 - 25	7	11	3	6	7	4
Over 25	2	3	—	—	1	—
Total Number of Respondents	91	66	25	26	41	41
Average Number of Weekends	9.8	13.1	10.2	14.3	11.7	8.4

Table A-4 in Appendix I shows the relationship between the distance to the cottage and the number of weekends spent at the cottage during the months of May to October. It is obvious that the higher incidence of cottage use is for those with the shortest distance to travel. As the distance to the cottage increases, the number of weekends at the cottage decreases.

The following table shows the average number of weekend trips made by cottagers during the summer months, broken down

by origin areas. Cottagers from Metropolitan Toronto spent the largest number of weekends at their cottage (average 13.8). Cottagers from the rest of Ontario spent 11.5 weekends, and Americans spent 6.1 weekends. It was found that a higher proportion of cottage owners from Metropolitan Toronto are in the clerical or managerial occupations and, as previously mentioned, people in these occupations visit their cottage most often. (See also Table A-5 in Appendix I.)

#### NUMBER OF WEEKENDS SPENT AT COTTAGE DURING MAY TO OCTOBER, BY ORIGIN OF COTTAGE OWNERS

Number of Summer Weekends at Cottage	ORIGIN				
	Metro Toronto	Rest of Ontario	U.S.A.	Other Provinces	Total
0 - 5	18	53	29	6	106
6 - 10	30	32	14	1	77
11 - 15	19	27	4	2	52
16 - 20	24	25	3	—	52
21 - 25	27	22	—	—	49
Over 25	3	7	—	—	10
Total Number of Respondents	121	166	50	9	346
Average Number of Weekends	13.8	11.5	6.1	5.8	11.4



## Visits to Cottage During the Months of November to April

The survey results show that more than half of all cottage owners (57 per cent) also visited their cottage during the winter months. Those who visited their cottage during the winter made an average of 4.3 trips and stayed for a total of 11.2 days; two-thirds of these people stayed for 10 days or less. (See the following two tables.)

### NUMBER OF RESPONDENT-VISITS TO COTTAGE FROM NOVEMBER TO APRIL

Number of Winter Visits to Cottage (1)	Number of Respondents in Category (2)	Per Cent	Total Number of Visits (1) x (2)
1	19	11.8%	19
2	25	15.5	50
3	30	18.6	90
4	22	13.7	88
5	13	8.1	65
6	22	13.7	132
7	4	2.5	28
8	7	4.3	56
9	19	11.8	171
	<u>161</u>	<u>100.0%</u>	<u>699</u>
Overall Average Number of Visits			4.3
Did not state	32		
Total Number of Respondents	193		

### AVERAGE LENGTH OF STAY FROM NOVEMBER TO APRIL BY RESPONDENTS WHO VISIT COTTAGE DURING THAT PERIOD

Average Number of Days Respondent Spends at Cottage in Winter	Number of Respondents	Per Cent
0 - 5	56	31.3%
6 - 10	64	35.7
11 - 15	2	1.1
16 - 20	41	22.9
21 - 25	1	0.6
26 - 30	9	5.0
31 - 35	—	—
36 - 40	2	1.1
41 - 45	—	—
46 - 50	2	1.1
51 - 55	—	—
56 - 60	1	0.6
61 - 75	—	—
76 - 99	1	0.6
	<u>179</u>	<u>100.0%</u>
Did not state	14	
Total	193	

\*Average number of days from November to April spent at cottage by respondent visiting during this period = 11.2 days.

It was found that the following percentage of cottage owners used their cottage during the winter months; from South Eastern Ontario (76.0); Northern Ontario (73.0); Metropolitan Toronto (61.0); and South Western Ontario (54.0). However,

only 42.2 per cent of the cottage owners from the U.S. and 33.3 per cent of the cottage owners from the rest of Canada visited their cottage in the months November to April. (See the following two tables.)

**INCIDENCE OF COTTAGE OWNERS  
WHO VISITED THEIR COTTAGE DURING  
NOVEMBER TO APRIL, BY ORIGIN**  
(IN PER CENT)

ORIGIN	Yes	No	Total
Metro Toronto	61.0%	39.0%	100.0%
S.W. Ontario	54.0	46.0	100.0
S.E. Ontario	76.0	24.0	100.0
Northern Ontario	73.0	27.0	100.0
U.S.A.	42.4	57.6	100.0
Other Provinces	33.3	66.7	100.0
Total	57.1%	42.9%	100.0%

**INCIDENCE OF VISITS TO COTTAGE DURING  
NOVEMBER TO APRIL, BY ORIGIN AND NUMBER OF TRIPS**

ORIGIN	Less Than 5 Trips		6 - 10 Trips	
	Number of Respondents	Incidence Per Cent	Number of Respondents	Incidence Per Cent
Metro Toronto	47	72.3%	18	27.7%
Rest of Ontario	49	61.3	31	38.7
U.S.A.	10	76.9	3	23.1
Other Provinces	3	100.0	—	—
Total	109	67.7%	52	32.3%

Table A-6 in Appendix I gives the distribution of cottages used during the winter period, and shows that the highest proportion of use was in the Lake Simcoe, Georgian Bay-South area. Cottages in Eastern and Northern Ontario areas were found to be the ones least used during the winter months.

Less than half of the cottagers with an annual family income of \$4,999 or under (mostly retired) and over \$15,000 visited their cottages during November to April, whereas about three-fourths of all the cottagers with an annual family income of \$5,000 - \$7,999 visited their cottages during the same six months. (See table following and Table A-7 in Appendix I.)

### INCIDENCE OF VISITS TO COTTAGE DURING NOVEMBER TO APRIL, BY FAMILY INCOME GROUPS

Family Income	Visit Cottage		Do Not Visit Cottage	
	Number	Incidence Per Cent	Number	Incidence Per Cent
Less than \$5,000	13	48.1%	14	51.9%
\$ 5,000 - \$ 7,999	61	72.6	23	27.4
\$ 8,000 - \$11,999	42	59.1	29	40.9
\$12,000 - \$14,999	25	55.6	20	44.4
\$15,000 and over	37	45.1	45	54.9
Total Number of Respondents	178	57.6%	131	42.4%

About two-thirds of all those who visited their cottage during these six months, made five or less trips, and the remaining one-third made six to ten trips. Professionals were found to make more trips than those

in other occupation classes. They made an average of 5.2 trips. Those in other occupation classes made about four trips during the period November to April. (See the following table.)



# **NUMBER OF VISITS TO COTTAGE DURING NOVEMBER TO APRIL, BY OCCUPATION OF COTTAGE OWNER**

Owner Occupation	NUMBER OF VISITS			
	5 Times or Less Number	Over 5 Times Number	Total Number	Average No. of Visits
Professionals	22	17	39	5.2
Managers/Owners	22	10	32	4.6
Sales	11	2	13	3.8
Clerical	11	5	16	4.3
Skilled Labour	17	8	25	4.6
Retired	9	3	12	4.2
Others	13	4	17	4.2
Total Number of Respondents	105	49	154	

## **Those Who Spent Their Vacation at the Cottage**

Almost all cottagers spend all or at least part of their annual vacation at their cottage: only three per cent reported that they never spent any part of their vacation there. Half of the cottage owners always spend their vacation at their cottage and one-third spend at least part of their vacation there. (See the following two tables.)

## **COTTAGE OWNERS WHO SPEND THEIR VACATION AT THEIR COTTAGE**

	Number of Respondents	Per Cent
Always	169	50.6%
Sometimes	45	13.5
Part of Vacation	110	32.9
Never	10	3.0
Total	334	100.0%

## **NUMBER OF WEEKS OF VACATION SPENT AT COTTAGE**

	Number of Respondents	Per Cent
0 Days	9	2.7%
1 Week	31	9.4
2 Weeks	91	27.6
3 Weeks	64	19.4
4 Weeks	38	11.5
Over 4 Weeks	97	29.4
Total	330	100.0%

The survey results show that Americans spend the longest vacation periods at their cottage (4.4 weeks). People from Southern Ontario spend about 3.4 weeks vacation at their cottage, and cottagers from Northern Ontario spend about 3.0 weeks.

Cottage owners on Lakes Erie and Huron, and in Eastern Ontario spend the longest time on their vacation at the cottage. Those who own cottages in Area 2 (Lake Simcoe, Georgian Bay — S) spend the least number of weeks of their vacation at the cottage. (See the following table.)

### AVERAGE NUMBER OF WEEKS OF VACATION SPENT AT COTTAGE, BY ORIGIN AND DESTINATION

Each cell contains:

Frequency (number of respondents),  
mean (number of weeks)

ORIGIN	DESTINATION						
	Muskoka, Haliburton, Georgian Bay North Area 1	Lake Simcoe, Georgian Bay South Area 2	Eastern Ontario Area 3	Northern Ontario Area 4	Lakes Erie and Huron Area 5	Kawarthas Area 6	Total
Metro Toronto	38. 3.11	44. 3.00	3. 4.33	2. 2.50	5. 4.80	24. 3.79	116. 3.30
Southwestern Ontario	24. 3.25	19. 2.84	5. 4.20	1. 6.00	27. 3.89	6. 4.00	82. 3.51
Southeastern Ontario	3. 2.67	2. 3.00	21. 3.81	1. 6.00	0.	16. 3.56	43. 3.65
Northern Ontario	1. 2.00	1. 6.00	0.	22. 2.95	0.	0.	24. 3.04
U.S.A.	5. 4.00	2. 6.00	7. 4.57	12. 3.92	14. 4.14	7. 5.29	47. 4.38
Other Provinces	2. 3.00	0.	1. 4.00	4. 4.00	0.	1. 4.00	8. 3.75
Total	73. 3.18	68. 3.09	37. 4.05	42. 3.45	46. 4.06	54. 3.94	320. 3.55

Family income appears to have an effect on the usage of the cottage for the annual vacation. The lower the family income, the more a cottage owner is likely to spend his vacation at the cottage. Three-fourths

of the cottage owners with annual incomes less than \$5,000 always spend their vacation at the cottage, as compared to about 42 per cent of those with incomes over \$15,000 per year. (See the following table.)

# INCIDENCE OF RESPONDENTS WHO VACATION AT COTTAGE, BY FAMILY INCOME

Each cell contains:  
Number of respondents,  
percentage

FAMILY INCOME	THOSE WHO VACATION				
	Always	Sometimes	Part of Vacation	Never	Total
Less than \$5,000	21 75.0%	3 10.7%	3 10.7%	1 3.6%	28 100.0%
\$ 5,000 - \$ 7,999	34 42.0	15 18.5	31 38.2	1 1.3	81 100.0
\$ 8,000 - \$11,999	39 56.5	4 5.8	24 34.8	2 2.9	69 100.0
\$12,000 - \$14,999	24 53.3	3 6.7	16 35.5	2 4.5	45 100.0
\$15,000 and over	35 42.2	15 18.1	30 36.1	3 3.6	83 100.0
Total Number of Respondents	153 (50.0%)	40 (13.1%)	104 (34.0%)	9 (2.9%)	306 (100.0%)

A positive correlation between the number of weeks of vacation at the cottage and the owner's annual income was found, except for the "less than \$5,000" group. This latter group spends more time on vacation at the cottage possibly due to the fact that a high percentage of retired people are included here, or also that the lower income itself prohibits vacation elsewhere. However, of the other income groupings, it may be said that those who do vacation at the

cottage, tend to spend a longer vacation period there, (i.e. four weeks or more), as their income increases. (See the table following.) An interesting point seen in this table is the rather high incidence of respondents in all income groupings who indicated a vacation period of over four weeks. We could draw the conclusion that perhaps the respondents considered *total family* vacation period at the cottage rather than just the respondents' own.



## NUMBER OF WEEKS OF VACATION SPENT AT COTTAGE, BY FAMILY INCOME

Each cell contains:

Number of respondents,  
percentage

Number of Weeks of Vacation	FAMILY INCOME				
	Less than \$5,000	\$5,000 - \$7,999	\$8,000 - \$11,999	\$12,000 - \$14,999	\$15,000 and over
0 days	— 0.0%	3 3.5%	2 2.9%	1 2.3%	2 2.5%
1 week	2 8.0	7 8.2	6 8.7	6 13.6	8 10.0
2 weeks	4 16.0	27 31.8	26 37.5	12 27.3	18 22.5
3 weeks	4 16.0	23 27.1	13 18.8	7 15.9	14 17.5
4 weeks	5 20.0	7 8.2	6 8.7	6 13.7	10 12.5
More than 4 weeks	10 40.0	18 21.2	16 23.2	12 27.6	28 35.0
Total Number of Respondents	25 100.0%	85 100.0%	69 100.0%	44 100.0%	80 100.0%

## INCIDENCE OF VACATION AWAY FROM COTTAGE, 1962 TO 1966

### Those Who Spent Their Vacation Away from the Cottage

Except for 1963, an interesting trend towards taking vacations away from the cottage is developing. In 1962, 21.0 per cent of all cottage owners reported that they travelled somewhere other than to their cottage on their annual vacation; by 1966, there were 31.5 per cent in this category. Only those who owned a cottage in given years were included. (See the table following.)

Year	Those who took vacation away from cottage		Total Number of Respondents who Owned a Cottage in the Year
	Number of Respondents	Incidence Per Cent	
1962	52	21.0%	248
1963	46	17.5	263
1964	68	23.3	291
1965	82	26.4	310
1966	102	31.5%	324

The indications are that the longer one has been a cottager, the greater is the likelihood of spending a vacation away from the cottage. This could be partially due to the fact that the longer a person has owned a cottage, the more likely it is that he will have finished paying for it and can afford

to travel elsewhere during vacation, if he so desires. After a few years perhaps he wishes a change of location and vacation style.

The trend of vacationing away from the cottage varies somewhat by income as shown in the following table:

### INCIDENCE OF VACATION AWAY FROM COTTAGE, BY FAMILY INCOME, 1962 TO 1966

Each cell contains:  
Number of respondents,  
percentage

YEAR	FAMILY INCOME					
	Less than \$5,000	\$5,000 - \$7,999	\$8,000 - \$11,999	\$12,000 - \$14,999	\$15,000 and over	Total
1962	1 3.4%	18 20.7%	15 21.0%	10 22.2%	24 29.0%	68 21.6%
1963	1 3.4	13 15.0	13 18.3	8 17.8	23 28.0	58 18.4
1964	1 3.5	19 22.0	17 24.0	13 29.0	27 32.5	77 24.5
1965	5 17.2	21 24.0	22 31.0	12 26.7	30 36.2	90 28.6
1966	6 20.6%	26 30.0%	27 38.0%	8 17.8%	38 45.8%	105 33.3%
Total Respondents in the Income Group in 1968	29	87	71	45	83	315

Two reasons might be advanced to explain the above findings: (1) respondents did not remember (or bother to recall) trips in earlier years. (2) respondents with higher incomes recalled their trips better than those with lower incomes. (Perhaps their trips were longer and farther afield.)

A trend seems to be emerging in that cottagers in all classifications are going more and more frequently to the U.S.A. on their vacation. It was expected that a trend

might be found showing more cottagers travelling overseas, but this was not the case. In 1966, about half of the residents of Metropolitan Toronto who spent their vacation away from their cottage went to the U.S.A. This is indicated in Table A-8 in Appendix I.

### Use of Cottage

Almost all cottages are used for personal use only. Five per cent of all respondents

use their cottage personally and rent it as well. Only three respondents reported that they own the cottage only for rental purposes. About one-fifth of all the respondents in the less than \$5,000 per year income group rent their cottages. Of the 87 respondents in the \$5,000 to \$7,999 per year income group, approximately eight per cent rent out their cottages. However, no cottages belonging to those in the income group \$15,000 and over are rented. (See the following two tables.)

#### TYPE OF USE OF COTTAGE BY THE COTTAGE OWNER

	Frequency	Per Cent
Personal Use Only	324	93.9%
Renting Only	3	0.9
Personal Use and Renting	18	5.2
Total Number of Respondents	345	100.0%

#### INCIDENCE OF TYPE OF USE OF COTTAGE, BY FAMILY INCOME

Family Income	Personal Use and Renting		Renting Only	
	Number*	Incidence Per Cent	Number*	Incidence Per Cent
Less than \$5,000	4	13.8%	2	6.9%
\$ 5,000 - \$ 7,999	6	6.9	1	1.2
\$ 8,000 - \$11,999	3	4.2	—	—
\$12,000 - \$14,999	3	6.7	—	—
\$15,000 and over	—	—	—	—
Total	16	5.2%	3	0.9%

\*Number of Respondents who rent out their Cottage.

#### Immediate Family Spending All Summer at the Cottage

Approximately 45 per cent of the respondents reported that their immediate family spends most of the summer at the cottage. Northern Ontario (Cottage Area 4) was found to be much above average for families spending the entire summer at the cot-

tage; whereas the Lake Simcoe, Georgian Bay-S and Lakes Erie and Huron cottage areas were below average.

Approximately every second family of Torontonians and American cottage owners spend the whole summer at the cottage. Only a slightly lower percentage is found for "other Ontario cottage owners". (See the following two tables.)



### INCIDENCE OF FAMILIES SPENDING ALL SUMMER AT COTTAGE, BY COTTAGE AREA

Cottage Area	All Families Spending Summer at Cottage	
	Number of Respondents	Incidence Per Cent
Muskoka, Haliburton, Georgian Bay North	34	44.1%
Lake Simcoe, Georgian Bay South	24	35.8
Eastern Ontario	19	44.2
Northern Ontario	27	60.0
Lakes Erie and Huron	16	35.6
Kawarthas	29	52.7
Total	149	44.9%

### INCIDENCE OF FAMILIES SPENDING ALL SUMMER AT COTTAGE, BY ORIGIN

ORIGIN	Families Spending All Summer at the Cottage	
	Number of Respondents	Incidence Per Cent
Metro Toronto	59	50.9%
Rest of Ontario	65	40.6
U.S.A.	22	46.8
Total	146	45.2%

Only about 35 per cent of the families of cottage owners with an annual family income of less than \$8,000 per year spend the whole summer at the cottage. One of the

reasons could be that a higher proportion of these cottage owners rent out their cottages. (See the following table.)

### INCIDENCE OF FAMILIES SPENDING ALL SUMMER AT COTTAGE, BY FAMILY INCOME

Family Income	Families Spending All Summer at the Cottage	
	Number of Respondents	Incidence Per Cent
Less than \$5,000	11	37.9%
\$ 5,000 - \$ 7,999	28	34.1
\$ 8,000 - \$11,999	36	51.4
\$12,000 - \$14,999	25	55.6
\$15,000 and over	39	48.8
Total	139	45.4%

### Friends or Relatives Visiting the Cottage

#### Weekend Entertaining

Except for the two extreme groups shown below, 92.3 per cent of cottagers entertain guests most weekends, only on long weekends, or seldom. Eleven respondents (3.2 per cent) reported that they entertain guests every weekend and fifteen (4.5 per cent) said that they never entertain guests. (See the following table.)

# **INCIDENCE OF RESPONDENTS WHO ENTERTAIN WEEKEND GUESTS AT COTTAGE**

Frequency of Visits by Guests	Number of	
	Respondents	Per Cent
Every weekend	11	3.2%
Most weekends	99	30.1
Very Seldom	100	30.2
Usually only on long holiday weekends	106	32.0
Never	15	4.5
	<hr/> 331	<hr/> 100.0%
Did not state	16	
Total	347	

Among cottagers from different parts of Southern Ontario there was no significant difference in the number of weekends that they entertained guests. Cottagers from Northern Ontario were found to entertain guests on slightly more weekends than did their Southern Ontario counterparts, and the cottagers from the U.S.A. were found to have even less frequent weekend visitors. Of the U.S.A. respondents, 14.3 per cent never have friends or relatives visiting their cottage for weekends, and 28.6 per cent entertain guests seldomly. This could be due to the longer distance that their friends and relatives would have to travel from their homes to the respondent's cottage in Ontario. (See the following table.)

# VISITATION BY GUESTS ON WEEKENDS, BY ORIGIN OF COTTAGE OWNERS

Frequency of visits by guests	ORIGIN									
	Metro Toronto		Southwestern Ontario		Southeastern Ontario		Northern Ontario		U.S.A.	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
Every weekend	6	5.1%	—	—	2	4.3%	1	3.7%	2	4.1%
Most weekends	37	31.6	25	30.5%	11	23.4	11	40.8	11	22.4
Long weekends	34	29.1	28	34.1	18	38.3	7	25.9	15	30.6
Seldom	37	31.6	26	31.7	15	31.9	7	25.9	14	28.6
Never	3	2.6	3	3.7	1	2.1	1	3.7	7	14.3
Total Number of Respondents	117	100.0%	82	100.0%	47	100.0%	27	100.0%	49	100.0%
									9	100.0%
									331	100.0%

The highest proportion of cottagers having visitors most weekends are in Northern Ontario, Lake Simcoe, and Georgian Bay — South areas. Owners of cottages in Muskoka, Lakes Erie and Huron, and the Ka-

warthas are visited more often on long weekends, and a large percentage of owners in Eastern Ontario seldom have visitors. (See the table following.)

# **INCIDENCE OF USE OF COTTAGE FOR WEEKEND ENTERTAINING, BY DESTINATION**

DESTINATION	FREQUENCY OF VISITS BY GUESTS					
	Most Weekends		Long Weekends		Seldom	
	Number of Respondents	Incidence Per Cent	Number of Respondents	Incidence Per Cent	Number of Respondents	Incidence Per Cent
Muskoka, Haliburton, Georgian Bay - North	25	33.3%	27	36.0%	17	22.7%
Lake Simcoe, Georgian Bay - South	23	34.3	18	26.8	22	32.8
Eastern Ontario	8	19.5	10	24.4	17	41.5
Northern Ontario	16	34.8	13	28.2	12	26.1
Lakes Erie & Huron	14	29.2	18	37.5	15	31.2
Kawarthas	13	24.1	20	37.0	17	31.5
Total	99	29.9%	106	32.0%	100	30.2%

One might expect that people in higher income classes would tend to entertain guests more frequently. However, in the survey, an interesting pattern emerged. In the "most weekends" category, a positive correlation was found as income increased,

as expected, and for the "long weekends" category a negative correlation as income increased. This may be due to the negative attraction of crowded highways on long weekends. (See the following table.)



**VISITATION BY GUESTS ON WEEKENDS,  
BY FAMILY INCOME OF COTTAGE OWNER**

Frequency of Visits by Guests	FAMILY INCOME									
	Less than \$5,000		\$5,000-\$7,999		\$8,000-\$11,999		\$12,000-\$14,999		\$15,000 or more	
	Number	Per Cent	Number	Per Cent	Number	Per Cent	Number	Per Cent	Number	Per Cent
Every weekend	3	10.3%	3	3.7%	2	2.9%	—	—	2	2.5%
Most weekends	4	13.8	22	27.2	19	27.1	15	34.8%	34	41.9
Long weekends	11	37.9	28	34.6	23	32.9	11	25.6	20	24.8
Seldom	10	34.5	24	29.6	22	31.4	14	32.6	24	29.6
Never	1	3.5	4	4.9	4	5.7	3	7.0	1	1.2
Total Number of Respondents	29	100.0%	81	100.0%	70	100.0%	43	100.0%	81	100.0%
									304	100.0%

## Friends or Relatives Vacationing at the Cottage

A little less than half of the cottage owners reported that they have friends or relatives who spent their vacation at their cottages. Over half of the U.S.A. cottage owners reported that their friends and relatives spend vacations at their cottages as compared to about 42 per cent of the cottage owners from Ontario. (See the two tables following.)

### FRIENDS OR RELATIVES SPENDING ANNUAL VACATION AT RESPONDENT'S COTTAGE

Friends or Relatives Spending Annual Vacation	Number of Respondents	Per Cent
Yes	148	45.4%
No	178	54.6
	326	100.0%
Did not state	21	
Total	347	

### INCIDENCE OF FRIENDS OR RELATIVES VACATIONING AT COTTAGE, BY ORIGIN

ORIGIN	Number of Respondents	Incidence Per Cent
Metro Toronto	50	42.4%
Rest of Ontario	65	42.2
U.S.A.	26	56.5
Other Provinces	7	87.5
Total	148	45.4%

Once again, a higher proportion of cottage owners in Northern Ontario have friends and relatives spending vacations at

their cottages as compared to other cottage areas, except for Eastern Ontario (Area 3) which has the highest proportion of respondents. See the following table.)

### INCIDENCE OF FRIENDS OR RELATIVES SPENDING ANNUAL VACATION AT THE COTTAGE, BY DESTINATION

Destination	Number of Respondents	Incidence Per Cent
Muskoka, Haliburton, Georgian Bay - North	38	51.4%
Lake Simcoe, Georgian Bay - South	27	38.6
Eastern Ontario	22	55.0
Northern Ontario	23	52.3
Lakes Erie & Huron	12	27.9
Kawarthas	26	47.3
Total	148	45.4%

There does not appear to be any pattern in the variation in the incidence of friends or relatives spending vacations at the cottage according to the respondents' family income, as shown in the table following:

### INCIDENCE OF FRIENDS OR RELATIVES SPENDING VACATION AT THE COTTAGE, BY OWNER'S FAMILY INCOME

Family Income	Number of Respondents	Incidence Per Cent
Less than \$5,000	12	46.2%
\$ 5,000 - \$ 7,999	40	49.4
\$ 8,000 - \$11,999	27	40.3
\$12,000 - \$14,999	22	48.9
\$15,000 and over	35	43.2
Total	136	45.3%

## Use of Boat and Winter Storage

A little more than three-fourths of all the boat owners store their boats at the cottage during the winter. Only about 14 per cent of boat owners take the boat to their home, and the remainder store their boats at a marina or club in the cottage area. (See the table following.)

## RESPONDENTS' CHOICE OF OFF-SEASON BOAT STORAGE

Boat Storage	Number of	
	Respondents	Per Cent
At the cottage	209	78.3%
At a marina or club in the cottage area	21	7.9
At home and trailer it to a launching site	37	13.8
	267	100.0%
Did not state	80	
Total	347	

For some cottage owners, a boat is a necessity rather than a luxury, since it may be the only means by which they can get to their cottage. The most frequent use of boats reported was for fishing and hunting.

Cruising, other recreation, water skiing, necessary transportation and other reasons followed in descending order of report and frequency. (See the table following.)

# RESPONDENTS' USE OF BOATS — BY TYPE OF BOAT

USE	BOAT USES STATED BY RESPONDENTS									
	Canoe/Rowboat		Sailboat		Outboard		Inboard		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent	Number	Per Cent	Number	Per Cent
Cruise	27	16.0%	15	36.6%	100	21.5%	25	48.1%	167	23.0%
Ski	1	0.6	—	—	89	19.1	14	26.9	104	14.3
Fishing/Hunting	75	44.4	—	—	150	32.3	11	21.2	236	32.5
Other Forms of Recreation	55	32.5	25	61.0	70	15.0	2	3.8	152	20.9
Necessary Transportation	10	5.9	—	—	52	11.2	—	—	62	8.5
Other	1	0.6	1	2.4	4	0.9	—	—	6	0.8
	169	100.0%	41	100.0%	465	100.0%	52	100.0%	727	100.0%
Did not state									83	
Total Number of Boat Uses									810	



## Rating of the Cottage Area and the Facilities

Almost all the cottage owners like the area where their cottage is located. About half of the respondents rated their cottage area as excellent and 44 per cent rated it as good. Only four out of 340 respondents rated their cottage location as poor. A psychological bias likely exists in the answering of a question of this type. (See the following table.)

## RATING OF COTTAGE AREA BY COTTAGE OWNERS

Rating	Number of	
	Respondents	Per Cent
Excellent	168	49.4%
Good	150	44.1
Fair	18	5.3
Poor	4	1.2
Total	340	100.0%

The table following shows that a higher incidence of Americans indicated the cottage area as excellent, but once again this reply would be highly susceptible to bias.

## INCIDENCE OF COTTAGE AREA RATING, BY ORIGIN OF COTTAGE OWNER

ORIGIN	RATING							
	Excellent		Good		Fair		Poor	
	Number of Respondents	Incidence Per Cent	Number of Respondents	Incidence Per Cent	Number of Respondents	Incidence Per Cent	Number of Respondents	Incidence Per Cent
Metro Toronto	54	45.4%	55	46.2%	7	5.9%	3	2.5%
Rest of Ontario	78	47.9	76	46.6	9	5.5	—	—
U.S.A.	29	61.7	15	31.9	2	4.3	1	2.1
Other Provinces	6	66.7	3	33.3	—	—	—	—
Total	167	49.4%	149	44.1%	18	5.3%	4	1.2%

The table following shows a rating of the facilities in the cottage area. In most of the cottage areas, the facilities that were often rated poor were "entertainment and other recreation facilities", and "medical

facilities". *The facilities that were most often reported missing were boat rental and marina, public beverage rooms or bars, golf course, and other entertainment.*

**INCIDENCE OF RESPONDENTS' RATING OF FACILITIES IN AREA**  
(IN PER CENT)

FACILITIES	RATING				
	Excellent	Good	Fair	Poor	Not Available
Shopping	26.8%	42.4%	22.0%	5.8%	3.1%
Liquor and beer retail outlets	23.1	25.6	11.6	7.4	32.2
Entertainment	1.3	13.3	29.1	35.1	21.2
Public beverage rooms	—	5.8	26.1	18.8	49.3
Cocktail lounges	7.4	—	3.7	18.5	70.4
Closing hours of stores	11.8	67.7	14.7	5.9	—
Quality of restaurant food and services	12.3	15.8	45.6	26.3	—
Local prices of goods and services	3.3	24.6	63.9	8.2	—
Service stations	29.4	44.1	11.8	11.8	2.9
Local roads	10.8	27.7	29.2	27.7	4.6
Attitude of local people toward visitors	63.6	29.6	4.5	—	2.3
Boat rentals and marina facilities	13.3	3.3	16.7	13.3	53.3
Golf courses	31.8	—	13.6	13.6	40.9
Other recreational facilities	14.3	7.1	21.4	42.9	14.3
Medical facilities	—	15.4	30.8	46.2	7.7
Did not state	20.0	20.0	20.0	20.0	20.0
Total of above facilities	17.5%	28.1%	23.9%	15.3%	15.2%
Based on Number of Respondent Ratings	(201)	(322)	(274)	(176)	(174)

## Expenditure Analysis by Family Income of Cottage Owner

It was felt that there could be some very significant differences in expenditure by cottage owners in different income groups. Since the data was available, a set of tables was prepared.

### Expenditure on Cottage

#### Taxes

Cottage owners with an annual family income of \$15,000 or more pay the highest

taxes as one would expect since they probably have the most expensive cottages and properties. Their average is \$133.13 per owner. The second highest average tax was found to be on the cottages owned by people in the less than \$5,000 per year income group. But most of these people were retired, which might explain the discrepancy in the general trend. (See the following table and the last table on page 53.)

**RESPONDENTS' EXPENDITURES ON TAXES,  
BY FAMILY INCOME AND ORIGIN — (UNEXPANDED)**  
(IN DOLLARS)

FAMILY INCOME	ORIGIN			
	Ontario	U.S.A.	Other Provinces	Total
Less than \$5,000	\$ 2,229	\$ 401	\$ 60	\$ 2,690
\$ 5,000 - \$ 7,999	5,719	623	—	6,342
\$ 8,000 - \$11,999	4,260	487	100	4,847
\$12,000 - \$14,999	2,978	564	113	3,655
\$15,000 and over	7,279	2,112	727	10,118
Total*	\$22,465	\$ 4,187	\$ 1,000	\$27,652

\* Based on those who responded to income question.

### Maintenance

Cottage owners with an annual family income over \$15,000 spent the highest amount on cottage maintenance, and those with an annual family income of between \$12,000 and \$14,999 spent the second high-

est amount. The cottage owners with family income less than \$5,000 per year spent on the average more on cottage maintenance than the cottagers with income between \$5,000 and \$11,999. (See the following table and the last table on page 53.)

### RESPONDENTS' EXPENDITURE ON MAINTENANCE, BY FAMILY INCOME AND ORIGIN — (UNEXPANDED) (IN DOLLARS)

FAMILY INCOME	ORIGIN			
	Ontario	U.S.A.	Other Provinces	Total
Less than \$5,000	\$ 4,160	\$ 1,745	\$ 260	\$ 6,165
\$ 5,000 - \$ 7,999	14,124	2,311	—	16,435
\$ 8,000 - \$11,999	10,297	1,710	45	12,052
\$12,000 - \$14,999	9,764	2,195	540	12,499
\$15,000 and over	24,245	5,325	1,475	31,045
Total*	\$62,590	\$13,286	\$ 2,320	\$78,196

\* Based on number of respondents to income question.

### Other Expenses

#### While at the Cottage

Cottagers with family income over \$15,000 spend about \$800 per year while at their cottage. The least amount was spent

by cottage owners in income group \$5,000 to \$7,999. Once again, cottage owners in the income group less than \$5,000 per year spent more than cottagers in income groups between \$5,000 and \$11,999. (See the following two tables.)



**RESPONDENTS' OTHER EXPENDITURE ON USAGE OF COTTAGE,  
BY FAMILY INCOME AND ORIGIN — (UNEXPANDED)**  
(EXCLUDING BOAT EXPENSES, TAXES, MAINTENANCE)  
(IN DOLLARS)

FAMILY INCOME	ORIGIN			
	Ontario	U.S.A.	Other Provinces	Total
Less than \$5,000	\$ 3,295	\$ 1,200	\$ 400	\$ 4,895
\$ 5,000 - \$ 7,999	14,112	3,025	—	17,137
\$ 8,000 - \$11,999	12,215	3,990	—	16,205
\$12,000 - \$14,999	9,375	3,325	550	13,250
\$15,000 and over	23,075	15,700	5,300	44,075
Total*	\$62,072	\$27,240	\$ 6,250	\$95,562

\* Based on number of respondents to income question.

**AVERAGE EXPENDITURE PER COTTAGE,  
BY FAMILY INCOME AND TYPE OF EXPENDITURE**  
(EXCLUDING BOAT EXPENSES)  
(IN DOLLARS)

FAMILY INCOME	TYPE OF EXPENDITURE						
	Taxes		Maintenance		Other		Total
		Number of Respondents		Number of Respondents		Number of Respondents	
Less than \$5,000	\$103.46	26	\$212.59	29	\$349.64	14	\$ 665.69
\$ 5,000 - \$ 7,999	78.30	81	195.65	84	280.93	61	554.88
\$ 8,000 - \$11,999	74.57	65	177.24	68	324.10	50	575.91
\$12,000 - \$14,999	91.38	40	277.76	45	389.71	34	758.85
\$15,000 and over	133.13	76	419.53	74	801.36	55	1,354.02
Average Expenditure All Income Groups	\$ 96.01	288	\$260.65	300	\$446.55	214	\$ 803.21

## Expenditure on Boats

### Sailboats, Canoes and Rowboats

Average expenditure on sailboats, canoes and rowboats was found to be \$13.93 per boat owner. This average is higher than the average calculated earlier due to the dif-

ference in response to income category. The highest expenditure of \$42.59 was found to be by cottage owners in the annual family income group of \$5,000 to \$7,999. Otherwise, there is a trend towards increasing expenditure as income increases. (See the two following tables.)

### RESPONDENTS' EXPENDITURE ON SAILBOATS, CANOES AND ROWBOATS, BY FAMILY INCOME AND ORIGIN — (UNEXPANDED) (IN DOLLARS)

FAMILY INCOME	ORIGIN			
	Ontario	U.S.A.	Other Provinces	Total
Less than \$5,000	\$ 45	\$ 10	\$ —	\$ 55
\$ 5,000 - \$ 7,999	1,115	35	—	1,150
\$ 8,000 - \$11,999	113	20	—	133
\$12,000 - \$14,999	47	80	50	177
\$15,000 and over	421	140	—	561
Total	\$ 1,741	\$ 285	\$ 50	\$ 2,076

### AVERAGE EXPENDITURE PER RESPONDENT BOAT OWNER, BY FAMILY INCOME AND TYPE OF BOAT (IN DOLLARS)

FAMILY INCOME	TYPE OF BOAT		
	Sailboat/Canoe/ Rowboat	Outboard Motorboat	Inboard Motorboat
Less than \$5,000	\$ 4.58	\$ 86.93	\$ —
\$ 5,000 - \$ 7,999	42.59	66.38	93.00
\$ 8,000 - \$11,999	4.03	76.16	128.33
\$12,000 - \$14,999	7.70	102.51	362.50
\$15,000 and over	10.39	109.22	144.09
Average Expenditure All Income Groups	\$ 13.93	\$ 88.12	\$164.00

## Outboard Motorboats

Except for the income group of 0—\$5,000 per annum, the average expenditure on boats increases with family income of the

cottage owner. The average expenditure for all groups was found to be \$88.12. (See the previous table and the table following.)

### RESPONDENTS' EXPENDITURE ON OUTBOARD MOTORBOATS, BY FAMILY INCOME AND ORIGIN — (UNEXPANDED) (IN DOLLARS)

FAMILY INCOME	ORIGIN			
	Ontario	U.S.A.	Other Provinces	Total
Less than \$5,000	\$ 1,234	\$ 25	\$ 45	\$ 1,304
\$ 5,000 - \$ 7,999	2,517	470	—	2,987
\$ 8,000 - \$11,999	3,089	380	110	3,579
\$12,000 - \$14,999	3,231	227	130	3,588
\$15,000 and over	3,882	1,259	320	5,461
Total	\$13,953	\$ 2,361	\$ 605	\$16,919

## Inboard Motorboats

The expenditure pattern on inboard motorboats was found to be very different from that of the other two boat types. The lowest income group did not report any inboard motorboats and the highest average expenditure was reported by cottage owners in the income group of \$12,000 to \$14,999 per year. However, the average for all

groups was \$164.00. These statistics may not be reliable because only 17 people reported expenditures on inboard motorboats and of these, 11 were in the income group of more than \$15,000 per year. The remaining six were distributed in the other three income groups. (See the following table, and the table on page 54.)

**RESPONDENTS' EXPENDITURE ON INBOARD MOTORBOATS,  
BY FAMILY INCOME AND ORIGIN — (UNEXPANDED)  
(IN DOLLARS)**

FAMILY INCOME	ORIGIN			
	Ontario	U.S.A.	Other Provinces	Total
Less than \$5,000	\$ —	\$ —	\$ —	\$ —
\$ 5,000 - \$ 7,999	93	—	—	93
\$ 8,000 - \$11,999	385	—	—	385
\$12,000 - \$14,999	350	375	—	725
\$15,000 and over	500	885	200	1,585
Total	\$ 1,328	\$ 1,260	\$ 200	\$ 2,788

## Summary

The average expenditure reported by cottage owners in the lowest income class (less than \$5,000 per year) was higher than that reported by the next two income groups. This poses a problem to the interpreter. A large proportion of respondents in this income class are retired and may be living on savings as well as pension. If this is so,

the income they report would not reflect their spending pattern. This could account for the anomaly in spending patterns reported by the lowest income group.

Leaving the 0 to \$5,000 income group aside, it can be seen that expenditures on cottage, boat, and other expenses are closely correlated with the annual family income of the cottage owner.



# Economic Significance of Cottages

Expenditures by cottagers relating to the usage of their cottages and boats were analyzed. To arrive at total expenditure figures, a breakdown of expenditures by cottage areas was used, but because of the very small sample size, discussion of expenditures by cottage areas has been omitted, and only summaries of the areas have been included.

Unfortunately, many respondents did not answer the expenditure questions. For example, only 67 per cent of the 347 respondents answered the question regarding their annual expenditures on usage of cottage. This non-response reduced the effective sample size (for this part of the analysis) to only 0.12 per cent of all cottages. Non-response could be partially attributed to the vagueness of the question, or perhaps because people could not recall expenses or did not wish to report them. Also, since the questionnaire did not separate the expenditures into summer and winter expenditures, projections may be more difficult than expected.

## Taxes on Cottage and Area

Of the 347 respondents to the survey, 312 reported the amount of taxes they paid on their cottage. The tax reported varies from less than \$20.00 to more than \$600.00. However, more than 60 per cent of cottagers paid tax ranging from \$20.00 to \$100.00.

The average taxes on cottage and land, including road and school taxes, amounted to \$96 in 1967. The percentage of cottage

owners paying the various amounts, and the summary of these expenditures by origin, is indicated in the following two tables.

COTTAGE PROPERTY TAXES  
REPORTED BY THE RESPONDENTS

Amount of Property Taxes (in Dollars)	Number of Respondents	Per Cent
\$ 1.00 - \$ 20.00	9	2.9%
\$ 21.00 - \$ 50.00	82	26.3
\$ 51.00 - \$ 75.00	71	22.8
\$ 76.00 - \$100.00	61	19.5
\$101.00 - \$150.00	41	13.1
\$151.00 - \$200.00	23	7.4
\$201.00 - \$250.00	13	4.2
\$251.00 - \$300.00	5	1.6
\$301.00 - \$350.00	2	0.6
\$351.00 - \$400.00	1	0.3
\$401.00 - \$450.00	—	—
\$451.00 - \$500.00	—	—
\$501.00 - \$600.00	3	1.0
\$601.00 or more	1	0.3
	312	100.0%
Did not state	35	
Total Number of Respondents	347	

Average Taxes on Cottage, Land, including  
Road and School Taxes = \$96.13.

### TAXES PAID BY RESPONDENT COTTAGE OWNERS, BY ORIGIN — (UNEXPANDED)

ORIGIN	Number of Respondents	Total Tax Expenditure	Average Expenditure Per Respondent
Metro Toronto	110	\$11,191.40	\$101.74
Rest of Ontario	147	13,105.05	89.15
U.S.A.	45	4,545.90	101.02
Other Provinces	9	1,053.99	117.11
Total	311	\$29,896.34	\$ 96.13

### Expenditure on Cottage Maintenance

A cottage usually requires some expenditures on maintenance every year. These expenses were divided into four classes:

- repairs and additions
- heat, power, water, etc.
- roads (if a private expense)
- others

Many of the 322 respondents to this question did not, however, break down their expenditure into these four categories. Hence, only the total expenditure was analyzed.

The total expenditure on maintenance varied from less than \$20.00 to more than \$600.00. This and the aggregation of these expenditures by origin are exemplified in the following two tables. The average expenditure was found to be \$263.00 for all respondents. The "Tourism and Recreation" study conducted by Arthur D. Little, Inc. showed the average expenditure on cottage maintenance in the U.S.A. to be \$345.00. Maintenance costs seem to be lowest in Ontario; however, some respondents may have neglected to include some of their expenses (i.e. fire insurance) that were not specified in the questionnaire form.

## RESPONDENTS' EXPENDITURE ON COTTAGE MAINTENANCE

Expenditure (in Dollars)	Repairs, Additions		Heat, Power, Water, Ice		Roads (if a Private Expense)		Other Maintenance	
	Number of Respondents	Per Cent	Number of Respondents	Per Cent	Number of Respondents	Per Cent	Number of Respondents	Per Cent
\$ 1.00 - \$ 20.00	139	43.0%	26	8.2%	298	92.6%	307	95.1%
\$ 21.00 - \$ 50.00			152	48.3	18	5.6		
\$ 51.00 - \$ 75.00	7	2.2	66	21.0			1	0.3
\$ 76.00 - \$100.00	63	19.5	35	11.1	4	1.2	1	0.3
\$101.00 - \$150.00	18	5.6	27	8.6	2	0.6	5	1.6
\$151.00 - \$200.00	38	11.8	9	2.8			3	0.9
\$201.00 - \$250.00	7	2.2						
\$251.00 - \$300.00	18	5.6					2	0.6
\$301.00 - \$350.00	1	0.3						
\$351.00 - \$400.00	2	0.6						
\$401.00 - \$450.00	1	0.3					1	0.3
\$451.00 - \$500.00	15	4.6						
\$501.00 - \$550.00	1	0.3						
\$551.00 - \$600.00								
\$601.00 and over	13	4.0					3	0.9
	323	100.0%	315	100.0%	322	100.0%	323	100.0%
Did not state	24		24		24		24	
Total Number of Respondents	347		339		346		347	

Average Expenditure on Cottage Maintenance:      \$262.84.

## EXPENDITURE BY RESPONDENT COTTAGE OWNERS ON COTTAGE MAINTENANCE, BY ORIGIN — (UNEXPANDED)

ORIGIN	Number of Respondents	Total Expenditure	Average Expenditure Per Respondent
Metro Toronto	114	\$36,329.52	\$318.68
Rest of Ontario	157	31,770.52	202.36
U.S.A.	42	13,930.98	331.69
Other Provinces	9	2,603.97	289.33
Total	322	\$84,634.99	\$262.84

## Other Expenditure on Cottage Usage

As mentioned earlier, this question was answered by only 67 per cent of all respondents and included in this total were probably some of those who reported "other expenditures" pertaining to their annual

vacation only. Also included here were expenditures on such items as food and gas. The average expenditure was \$447.00 per year and varied from less than \$50.00 to over \$1,000.00. About two-thirds of all respondents spent between \$100.00 and \$600.00 on cottaging. (See the following two tables).

### RESPONDENTS' EXPENDITURE ON USAGE OF COTTAGE

(Excluding Taxes, Maintenance, and Expenditure on Boats)

Expenditure (in Dollars)	Number of Respondents	Per Cent
\$ 1.00 - \$ 50.00	16	6.9%
\$ 51.00 - \$ 75.00	5	2.1
\$ 76.00 - \$ 100.00	22	9.5
\$ 101.00 - \$ 150.00	13	5.6
\$ 151.00 - \$ 200.00	32	13.8
\$ 201.00 - \$ 300.00	44	19.0
\$ 301.00 - \$ 400.00	25	10.8
\$ 401.00 - \$ 500.00	25	10.8
\$ 501.00 - \$ 600.00	12	5.2
\$ 601.00 - \$ 700.00	6	2.6
\$ 701.00 - \$ 800.00	4	1.7
\$ 801.00 - \$ 900.00	2	0.8
\$ 901.00 - \$1,000.00	1	0.4
\$1,001.00 and over	25	10.8
	<hr/> 232	<hr/> 100.0%
Did not state	115	
Total	347	

Average Other Expenditure on usage of cottage: \$446.88.



**EXPENDITURE BY RESPONDENT COTTAGE OWNERS ON  
USAGE OF COTTAGE, BY ORIGIN — (UNEXPANDED)**  
(Excluding Taxes, Maintenance, and Expenditure on Boats)

ORIGIN	Number of Respondents	Total Expenditure	Average Expenditure Per Respondent
Metro Toronto	79	\$ 32,319.69	\$409.11
Rest of Ontario	104	33,276.88	319.97
U.S.A	39	29,989.83	768.97
Other Provinces	7	6,749.96	964.28
Total	229	\$102,336.36	\$446.88

The following table summarizes the foregoing three categories of respondent's expenditures.

**TOTAL EXPENDITURE BY RESPONDENT COTTAGE OWNERS,  
BY ORIGIN — (UNEXPANDED)**  
(Excluding Expenditure on Boats)

ORIGIN	Taxes	Maintenance	Usage	Total Expenditure
Metro Toronto	\$ 11,191.40	\$ 36,329.52	\$ 32,319.69	\$ 79,840.61
Rest of Ontario	13,105.05	31,770.52	33,276.88	78,152.45
U.S.A	4,545.90	13,930.98	29,989.83	48,466.71
Other Provinces	1,053.99	2,603.97	6,749.96	10,407.92
Total	\$ 29,896.34	\$ 84,634.99	\$102,336.36	\$216,867.69

(See also Table A-10 in Appendix I.)

## Expenditure on Boats

The expenditures on boats were classified into three groups:

- sailboats, canoes and rowboats
- outboard motorboats
- inboard motorboats

Sailboats, canoes and rowboats generally have low maintenance and running costs, whereas outboard motorboats are more expensive to maintain as well as to run, and inboard motorboats are the most expensive to maintain and operate, with the possible exception of larger sailboats.

### Sailboats, Canoes and Rowboats

Some cottagers owned more than one type of boat or more than one of any particular type of boat. Since boat expenditures were aggregated it was not possible to

calculate expenditure per type of boat. Cottagers who own boats of these types spend about \$13.00 per year on maintenance.

Expenditure per boat owner was calculated as follows: it was assumed that those who did not report expenditure on sailboats, canoes or rowboats, but who owned one or more, spent nothing on maintenance or storage. The total expenditure by all cottagers who owned boats was calculated according to cottage area. Then these expenditures were divided by the number of cottagers who owned these types of boats in each cottage area. The following table gives a breakdown of boat users and expenditures by origin. Because of ambiguity in the questionnaire, some respondents may have included an outlay on new boats as an expenditure. (See also Table A-9 in Appendix I.)

**NUMBER OF RESPONDENTS WHO USE SAILBOATS, CANOES  
OR ROWBOATS, AND THEIR EXPENDITURE, BY ORIGIN — (UNEXPANDED)**

ORIGIN	Number of Respondents*	Number of Boat Users In Sample (1)	Average Expenditure Per Boat User (2)	Total Expenditure (1) x (2) = (3)
Metro Toronto	17	59	\$ 5.97	\$ 352.23
Rest of Ontario	29	79	17.64	1,393.56
U.S.A.	7	18	15.83	284.94
Other Provinces	1	5	10.00	50.00
Total	54	161	\$12.92	\$2,080.73

\*Respondents who replied to expenditure question.

### Outboard Motorboats

Many respondents who used a boat did not answer the expenditure question. It was felt that if nothing else, they must have spent money on gas and oil. Hence, an assumption was made that for all those who own a boat but did not answer the expenditure question, the expenditure pattern was

the same as for those who did report their expenditure. Given this assumption each cottage owner who owns one or more outboard motorboats spends an average of about \$89.00 per year on the boats for maintenance, storage, gas and oil. Those who have more powerful motorboats spend more than those with smaller ones. (See the following table.)

**NUMBER OF RESPONDENTS WHO USE OUTBOARD MOTORBOATS,  
AND THEIR EXPENDITURE, BY ORIGIN — (UNEXPANDED)**

ORIGIN	Number of Respondents*	Number of Boat Users In Sample (1)	Average Expenditure Per Boat User (2)	Total Expenditure (1) x (2) = (3)
Metro Toronto	72	77	\$ 86.14	\$ 6,632.78
Rest of Ontario	99	111	86.09	9,555.99
U.S.A.	26	35	93.69	3,279.15
Other Provinces	8	9	125.62	1,130.58
Total	205	232	\$ 88.79	\$20,598.50

\*Respondents who replied to expenditure question.

### Inboard Motorboats

Response to expenditure on these boats was better than for the other groups. Once again, the non-respondents were assumed

to have expenditure patterns similar to those of respondents. The average expenditure on inboard motorboats was found to be about \$156.00 per year. (See the following table.)

**NUMBER OF RESPONDENTS WHO USE INBOARD MOTORBOATS,  
AND THEIR EXPENDITURE, BY ORIGIN — (UNEXPANDED)**

ORIGIN	Number of Respondents*	Number of Boat Users In Sample (1)	Average Expenditure Per Boat User (2)	Total Expenditure (1) x (2) = (3)
Metro Toronto	5	6	\$100.40	\$ 602.40
Rest of Ontario	5	7	175.60	1,229.20
U.S.A.	7	8	180.00	1,440.00
Other Provinces	2	2	155.00	310.00
Total	19	23	\$155.72	\$3,581.60

\*Respondents who replied to expenditure question.

(See also Table A-10 in Appendix I for a summary of unexpanded boat expenditures).

## Expansion of Expenditures and Summary

### Expenditure on Cottages

It was assumed that there were 200,000 cottages in Ontario in 1967. Due to the size of the survey sample and the possibility of bias in the distribution of cottages by cottage area, the cottage distribution found in the 1964 DHO survey was used to calculate the total number of cottages in each area. (See the following table.) This represents the distribution in 1964 of all cottages, not only those with hydro connections. Such distributions do not change very rapidly. These numbers were used to expand the expenditures of cottagers.

## NUMBER OF COTTAGE OWNERS IN ONTARIO, BY ORIGIN

ORIGIN	Per Cent	Number of Cottagers
Metro Toronto	38.0%	76,000
Rest of Ontario	48.0	96,000
U.S.A.	12.0	24,000
Other Provinces	2.0	4,000
Total	100.0%	200,000

As mentioned previously, the respondents' average expenditure by type was arrived at by dividing the total expenditure by the corresponding number of respondents. The following table summarizes these average expenditures.

## RESPONDENTS' AVERAGE EXPENDITURE ON COTTAGE, PER COTTAGE OWNER, BY ORIGIN — 1967 (IN DOLLARS)

EXPENDITURE TYPE	ORIGIN					Average, All Origins Combined
	Metro Toronto	Rest of Ontario	Total Ontario	U.S.A.	Other Provinces	
Taxes	\$ 101.74	\$ 89.15	\$ 94.54	\$ 101.02	\$ 117.11	\$ 96.13
Cottage Maintenance	318.68	202.36	251.29	331.69	289.33	262.84
Other Expenditure (Excluding Boats)	409.11	319.97	358.45	768.97	964.28	446.88
Total	\$ 829.53	\$ 611.48	\$ 704.28	\$1,201.68	\$1,370.72	\$ 805.85



Thus, the final expanded expenditure was calculated by multiplying the respondent's average expenditure for each type by the number of cottagers, by origin, as estimated above.

### Expenditure on Boats

The number of boat owners or renters in each of the three categories was expanded

in a procedure similar to the one described immediately above. For example, under the outboard motorboat section, in the sample, and for the Metro Toronto origin, there were 77 respondents out of 121 who used this type of boat. Thus 63.64 per cent of 76,000 Metro cottagers gives an expanded total of 48,366 cottagers. (See the following two tables.)

**NUMBER OF COTTAGERS OWNING OR RENTING BOATS,  
BY ORIGIN — (EXPANDED)**

ORIGIN	TYPE OF BOAT		
	Sailboat, Canoe, Rowboat	Outboard Motorboat	Inboard Motorboat
Metro Toronto	37,058	48,366	3,770
Rest of Ontario	45,686	64,195	4,051
U.S.A.	8,815	17,143	3,919
Other Provinces	2,222	4,000	889
Total Number of Cottagers	93,781	133,704	12,629

**AVERAGE EXPENDITURE ON BOATS PER RESPONDENT  
BOAT USER, BY ORIGIN  
(IN DOLLARS)**

ORIGIN	AVERAGE EXPENDITURE BY TYPE		
	Sailboat, Canoe, Rowboat	Outboard Motorboat	Inboard Motorboat
Metro Toronto	\$ 5.97	\$ 86.14	\$100.40
Rest of Ontario	17.64	86.09	175.60
U.S.A.	15.83	93.69	180.00
Other Provinces	10.00	125.62	155.00
Average Expenditure, All Origins	\$ 12.92	\$ 88.79	\$155.72

## Summary

Each cottage owner, irrespective of origin, spent an average of \$805.85 in 1967 on taxes, maintenance, and other expenditures while he was on his way to, or at the cottage. (See page 64.) In total, about \$156 million was spent on cottaging in Ontario.

In addition, each cottage owner who owned or rented a boat(s), spent an average of \$12.92 on sailboats, canoes or rowboats; \$88.79 on outboard motorboats; and \$155.72 on inboard motorboats. (See page 65.) This includes expenditures on boat maintenance, storage, gas and oil. In total, about \$15 million was spent on boats.

## Expenditure Analysis by Origin of Cottage Owner

The cottagers in the Province of Ontario can be divided into three groups:

- residents of Ontario (with Metro To-

ronto as a sub-section)

- residents of other provinces of Canada
- residents of the U.S.

## Results

Total expenditures in the Province of Ontario (on taxes, maintenance, "other" expenditures and boats) by all cottagers was estimated to be \$171 million. (See table on following page.)

Out of this total, cottagers with permanent residences outside the Province spent approximately \$37 million; U.S. residents \$31 million, and Canadians residing outside Ontario the remaining \$6 million.

Hence about 22 per cent of the total expenditures of cottagers were made by the cottagers from outside the Province, although they owned only 14 per cent of the cottages in the Province. However, some of the non-residents' expenditures may have been outside Ontario.

### TOTAL EXPENDITURE ON COTTAGE AND BOAT USAGE, BY ORIGIN OF COTTAGE OWNER — (EXPANDED)

(In \$'000)

EXPENDITURE TYPE	ORIGIN					
	Metro Toronto (1)	Rest of Ontario (2)	Total Ontario (1) + (2) = (3)	U.S.A. (4)	Other Provinces (5)	Total Expenditure (3) + (4) + (5)
Taxes	\$ 7,732	\$ 8,558	\$ 16,290	\$ 2,424	\$ 468	\$ 19,182
Cottage Maintenance	24,220	19,427	43,647	7,961	1,157	52,765
Other Expenditures (Excluding Boats)	31,092	30,717	61,809	18,455	3,857	84,121
Sub Total	63,044	58,702	121,746	28,840	5,482	156,068
Expenditure on Boats	4,766	7,044	11,810	2,451	662	14,923
Total	\$ 67,810	\$ 65,746	\$ 133,556	\$ 31,291	\$ 6,144	\$ 170,991

(See also Table A-11 in Appendix I.)

### **Cottagers from the U.S.**

It was estimated that U.S. residents who own cottages in Ontario spent approximately \$31 million in 1967. Out of the total expenditures by cottagers in Ontario, U.S. visitors spent about 18 per cent, whereas they owned only 12 per cent of the cottages in Ontario.

The U.S. residents paid approximately \$2.4 million in taxes on their cottages. Approximately \$8 million was spent on cottage maintenance. These two expenses were probably made entirely in Ontario. However, it is difficult to estimate where the remaining \$20.6 million was spent. Due to import duty and the nuisance of transporting goods over a great distance, one could assume that about 90 per cent of the expense was probably incurred in Ontario itself and the remainder in the U.S.; i.e. \$18.5 million could be attributed to expenditure in Ontario. Thus in total, American cottagers spent about \$29.0 million in Ontario. (See table on previous page.)

### **Cottagers from Other Provinces**

These cottagers spent and estimated \$6 million during 1967 in Ontario. About \$5.5 million was spent on cottages and \$0.6 million on boats. (See table on previous page.)

### **Ontario Cottagers**

In commenting on the economic impact of cottaging in Ontario, it would be a serious oversight to ignore the very substantial expenditures of Ontario residents themselves. We have estimated that this amounted to approximately \$134 million in 1967.

Most economists tend to ignore the significance of residents' recreational spending, but we feel that such a large sum of money

cannot be overlooked. If only to guide future surveys of recreational spending, it is worth commenting on the economic significance of these transactions.

First and foremost, cottage spending represents a major transfer of funds from urban to rural areas. The sample in the 1968 survey is not large enough to obtain an estimate of the magnitude of this transfer, but an indication is provided by the fact that cottagers from Metropolitan Toronto alone reported spending \$7.7 million on property taxes, \$24.2 million on repairs and maintenance, \$4.7 million on boats and \$31.1 million on other expenditures made in connection with the use of their cottages. Although much of this expenditure was undoubtedly made in Metropolitan Toronto itself, it seems reasonable to assume that a considerable amount was transferred from the urban areas to the rural ones.

The second economic effect, and one which is not measurable at the present time, is the value of the cottagers' own constructive labour. Many people build or improve their own cottages and these improvements represent an increase in the total capital of the province and sooner or later are reflected in increased assessments and increased taxes to local municipalities. Although the amounts concerned may not be large they are significant.

The third contribution of cottagers' expenditures to the Ontario economy is important even though it is intangible. It is almost certain that if Ontario did not possess outstanding areas for cottaging, a large proportion of the expenditure now made in Ontario would be made elsewhere. Although it would be unwarranted speculation to estimate the amount, it is important to recognize the fact.





# Trends in Cottaging

## Available Data

Under the present system of recording land ownership and property tax assessment in Ontario there is no ready distinction between second (or recreational) homes and permanent domiciles. Consequently, the available statistical records do not distinguish between “cottages” and other residences. Indeed, it would be difficult to draw an exact line between “seasonal” and “permanent” homes because some people may spend more time at their country home than they do in the city.

Without a clear definition of what a cottage is, it is not surprising that there are no time-series statistics pertaining directly to cottages. There have been only two major surveys of Ontario cottagers; one carried out by the DHO in 1964 and the one reported here, done by Tourism and Information in 1968. Probably because of the short timespan between these two studies, their differences do not point up any marked trends, although a few observations are worth noting in case of future changes.

The one reasonable time-series available is of the number of “seasonal residence” contracts in effect with Ontario Hydro. Firm data on these from 1951 to 1967, give a basis for trend analysis and projections.

## Projection of Number of Cottages to 1975

Comparing the total number of cottages as estimated in the DHO 1964 survey with the number obtained from Ontario Hydro,

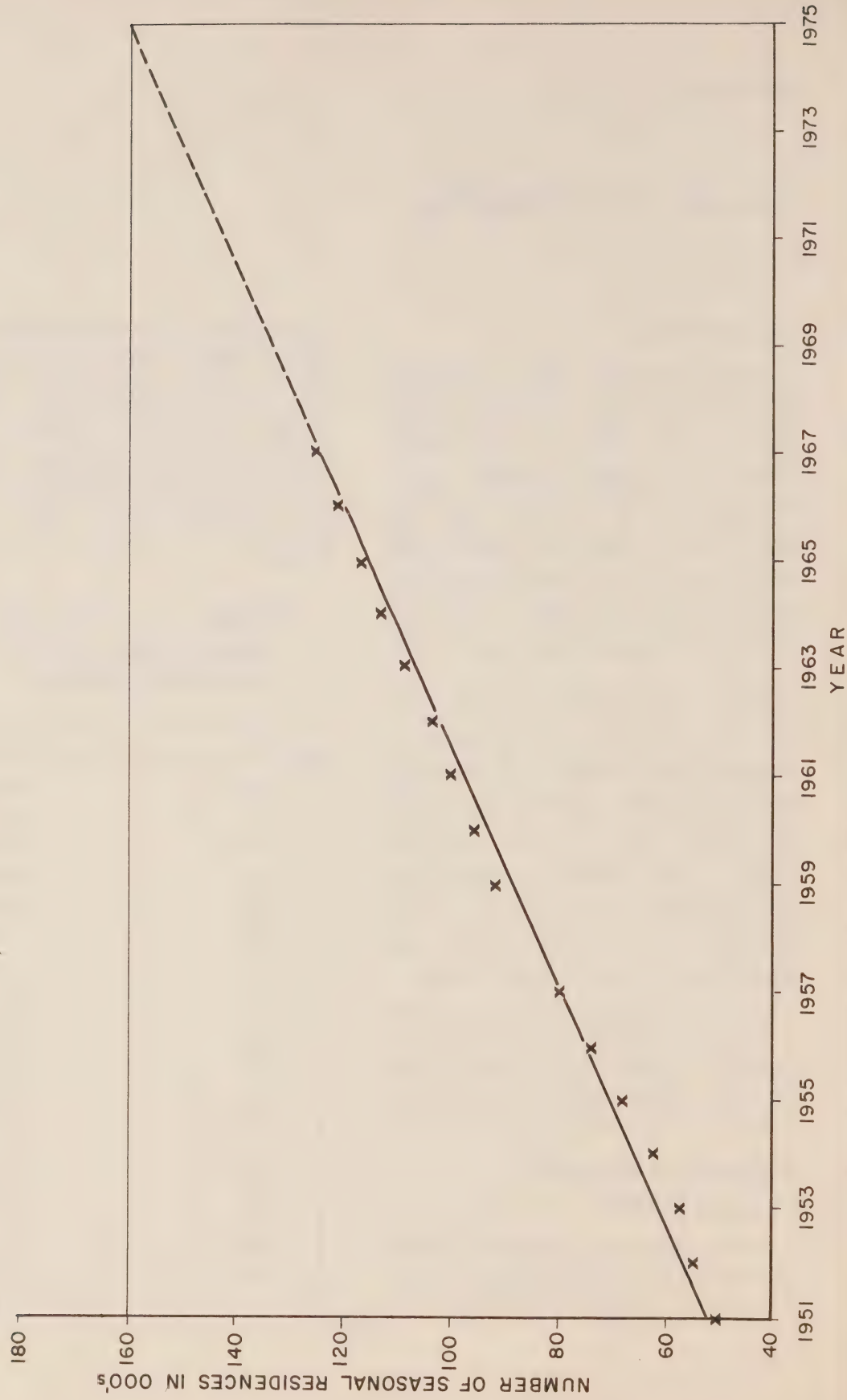
it appears that approximately 65 per cent of all the cottages in Ontario had seasonal residence contracts with Ontario Hydro in 1964. A simple projection of the number of cottages with seasonal residence Hydro contracts is shown in the graph following. The following table shows the actual numbers of seasonal residence contracts reported by the Hydro for each year from 1951 to 1967.

NUMBER OF COTTAGES WITH  
ONTARIO HYDRO SEASONAL  
RESIDENCE CONTRACTS

YEAR	NUMBER
1951	49,913
1952	55,159
1953	57,516
1954	62,183
1955	68,600
1956	74,390
1957	79,792
1958	85,611
1959	91,390
1960	95,196
1961	99,032
1962	103,415
1963	108,077
1964	112,455
1965	116,326
1966	120,611
1967	125,207

# NUMBERS OF ONTARIO HYDRO SEASONAL RESIDENCE CONTRACTS

1951 to 1967 - Projected to 1975



Graphical projection indicates that there will be approximately 160,000 cottages in Ontario with Ontario Hydro seasonal contracts in 1975. Assuming that the estimated ratio of 65 per cent cottages with Ontario Hydro contracts remains constant, the estimated total number of cottages in Ontario in 1975 would be about 250,000. The fact that this graph shows a straight line and not a geometric curve is explainable. At the time when both population and income were increasing at exponential rates, it would be expected that the demand for cottages would closely follow the increase in gross domestic product. The fact that this apparently has not been the case could be due to a number of circumstances; and although we cannot ascertain to what degree each hypothetical factor may have controlled the rate of increase in Ontario Hydro seasonal contracts, it is worth noting these ideas to guide future studies.

First, the observations represent Ontario Hydro contracts for seasonal residences. As there is no fixed definition of a seasonal residence according to Hydro officials, it is quite usual, once users exceed the minimum kilowatt hours, for them to apply for a year-round rate. Thus it is possible that a sizeable proportion of second (or recreational) homes are not identified as such on the Hydro statistics.

Second, the profile of cottagers presented in this report clearly shows the predominance of heads of households in the 45-65 year old bracket. Length of ownership figures would indicate that the majority of purchases are made by people in the 30-50 year age bracket. The large bulge of post-war babies will begin to reach this age starting in about 1975 and, therefore, we may expect to look forward to a marked increase in demand for cottages from 1975 on.

Third, the cost of land and of construction have increased at least as rapidly as per capita disposable income, and thus it is

possible that a large number of would-be purchasers simply cannot afford cottages in the present economic situation.

Fourth, it is possible that the indicated rate of increase does not represent the demand for cottages at all, but simply the rate of supply of new electrical connections by Ontario Hydro. In some areas of the Province, private hydro-electric companies provide power. These cottage owners are not included in the sample or in the graph.

We must conclude that it is necessary to treat this graphical projection with a great deal of caution and to make careful observations in future before drawing too rigid conclusions about the future of the cottage market in Ontario.

## Other Indicators

Although there is a severe need for time-series statistics pertaining to cottage ownership, there are a few other indicators, which, although they present no clear picture, do provide hints as to points to watch carefully in future studies. A few of these are commented on next. These observations do not necessarily emerge from the survey.

### Snowmobiles and Cottage Utilization

The sudden popularity of snowmobiles in the last few years has opened up many new areas during the winter months. Snowmobiles have made many cottage areas easily accessible in winter which otherwise could not be reached in this season. Also, as a sports activity per se, snowmobiling induces many cottagers to make use of their cottage in winter, particularly if it is in a remote area. One cannot predict the exact impact of snowmobiles on cottage usage, although there are indications that by 1975 the winter utilization of cottages might at least double.

The cottage owners in the survey were not asked if they own snowmobiles; so it



was not possible to establish any relationship between winter utilization of cottages and snowmobile ownership. Beginning in 1968, all the snowmobiles in Ontario had to be registered. The table on the following page shows the number of snowmobiles registered in Ontario and historical growth in ownership, estimated from various sources.

By 1975, we can expect that there could be at least 330,000 snowmobiles in Ontario, as the number has been doubling almost every year, although one cannot presume that this rate of increase will continue indefinitely. The effect of this rapid increase in popularity of an outdoor winter sport compatible with cottaging deserves careful attention.

### NUMBER OF SNOWMOBILES IN ONTARIO

YEAR	NUMBER	SOURCE
1966 - 1967	19,350	Travel Habits of Ontario Households, Travel Research Branch, Ontario Department of Tourism and Information.
1967 - 1968	38,000	Toronto Daily Star, February 1, 1969.
1968 - 1969	61,000 + 6,000 = 67,000	Number of snowmobiles registered plus 10%, Department of Transport.
1969 - 1970	120,000	Registered snowmobiles plus 5%, Department of Transport.

#### The Work Week and the School Year

The capacity of our transportation systems is severely strained on summer weekends. The traffic, even now, may be a major constraint on the demand for cottages from certain large urban areas. If the pattern of the work week or the school year were changed, the result on demand for cottages could be tremendous.

#### Government Planning

Future government planning will undoubtedly place more stringent controls over presently undeveloped crown land, thus also affecting the supply.

#### Summary

Existing data do not provide a basis for confident projection of cottage demand.

The time-series of statistics is too short and the market variables too complex.

In fact, the supply and demand of outdoor recreation in an interacting system is sensitive to changes in price, accessibility, freedom and convenience. The future need for cottages, therefore, will depend in large measure on all these factors and their effect on shifts in demand for all types of land ownership and accommodation.

Presently available time-series show a slower growth rate in cottaging than might be expected. However, these statistics may not represent true demand and it will be necessary to keep close watch on the whole outdoor recreation market in order to guide government policy and planning.



### **Trend to Remote Vacations**

An observation of this survey that may be of major significance is that a noticeably larger percentage of cottagers took vacations (or parts of them) away from their cottages in 1966 than in 1963. The difference may not be statistically significant, but the increasing frequency of foreign travel and the presently widening deficit in the balance of payments reinforces this observation and suggests that this point is worth watching.

### **Change in Family Formation Patterns**

It may well be that young people who postpone having children may find it just as economical, freer and less troublesome to travel widely using commercial accommodation than to tie themselves down to a second home.

### **Camping and Mobile Homes**

The popularity of camping and trailering has increased rapidly during the past ten to fifteen years. This may be due to a number of factors including freedom, cost, availability, security and ease of housekeeping. The interaction of the market demands for cottage versus tents or trailers in the future will prove of enormous importance to planners and developers.

### **Recreational Opportunities Cottage Owners Provide for Others**

To consider the full implication of cottages with regard to the recreational op-

portunities offered to the public at large, one must realize that most cottage owners offer their facilities to friends and relatives. These recreation outlets, owned by about 10 per cent of the households, are available, at least from time to time, to a much wider circle of the population each year — probably a quarter of the population of the province. A significant health and recreational value is thereby provided for many people.

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As previously stated this is only the second major survey conducted regarding the Ontario cottage phenomenon.

One other major study applicable to cottage development in Canada as a whole was conducted by Mr. W. W. Graham for A.R.D.A. in 1966 (Project No. 15039). This report is entitled "Cottage Development in Rural Areas". Dr. P. Klopchic from the Ontario Department of Tourism and Information has made comments on the A.R.D.A. report as it applies to Ontario. These documents investigate and comment on several aspects of cottage development that have not been within the scope of the present report.



# Appendix I

Tables A-1 to A-11

TABLE A-1

**COTTAGE OWNERS WHO OWN MORE EXPENSIVE BOATS  
(SAILBOATS OR MOTORBOATS OVER 40 HP),  
BY ORIGIN AND COTTAGE AREA**

Each cell contains:  
Frequency (**number of respondents**),  
row percentage,  
column percentage,  
block percentage,  
overall percentage

DESTINATION	ORIGIN				
	Metro Toronto	Rest of Ontario	U.S.A.	Other Provinces	TOTAL
Muskoka	<b>17.</b>	<b>8.</b>	<b>3.</b>	<b>1.</b>	<b>29.</b>
Haliburton	58.62	27.59	10.34	3.45	100.00
Georgian	44.74	18.60	21.43	20.00	29.00
Bay — North	17.00	8.00	3.00	1.00	29.00
	4.93	2.32	0.87	0.29	8.41
Lake Simcoe	<b>13.</b>	<b>6.</b>	<b>0.</b>	<b>0.</b>	<b>19.</b>
Georgian	68.42	31.58	0.0	0.0	100.00
Bay — South	34.21	13.95	0.0	0.0	19.00
	13.00	6.00	0.0	0.0	19.00
	3.77	1.74	0.0	0.0	5.51
Eastern Ontario	<b>0.</b>	<b>10.</b>	<b>2.</b>	<b>0.</b>	<b>12.</b>
	0.0	83.33	16.67	0.0	100.00
	0.0	23.26	14.29	0.0	12.00
	0.0	10.00	2.00	0.0	12.00
	0.0	2.90	0.58	0.0	3.48
Northern Ontario	<b>1.</b>	<b>7.</b>	<b>4.</b>	<b>3.</b>	<b>15.</b>
	6.67	46.67	26.67	20.00	100.00
	2.63	16.28	28.57	60.00	15.00
	1.00	7.00	4.00	3.00	15.00
	0.29	2.03	1.16	0.87	4.35
Lakes Erie and Huron	<b>1.</b>	<b>7.</b>	<b>4.</b>	<b>0.</b>	<b>12.</b>
	8.33	58.33	33.33	0.0	100.00
	2.63	16.28	28.57	0.0	12.00
	1.00	7.00	4.00	0.0	12.00
	0.29	2.03	1.16	0.0	3.48
Kawarthas	<b>6.</b>	<b>5.</b>	<b>1.</b>	<b>1.</b>	<b>13.</b>
	46.15	38.46	7.69	7.69	100.00
	15.79	11.63	7.14	20.00	13.00
	6.00	5.00	1.00	1.00	13.00
	1.74	1.45	0.29	0.29	3.77
TOTAL	<b>38.</b>	<b>43.</b>	<b>14.</b>	<b>5.</b>	<b>100.</b>
	38.00	43.00	14.00	5.00	100.00
	100.00	100.00	100.00	100.00	100.00
	38.00	43.00	14.00	5.00	100.00
	11.01	12.46	4.06	1.45	28.99



TABLE A-2

**NUMBER OF BOATS OWNED BY TYPE, ORIGIN,  
AND FAMILY INCOME OF COTTAGE OWNER**

Each cell contains: Frequency (number of boats)

ORIGIN	FAMILY INCOME			
	Under \$5,000	\$5,000 — \$7,999	ROWBOATS/CANOE \$8,000 — \$11,999	Over \$12,000 — \$14,999
Metro Toronto	3	6	14	7
Rest of Ontario	7	15	13	9
U.S.A.	2	2	3	4
Other Provinces	0	0	1	1
TOTAL	12	23	31	21
			42	129

ORIGIN	FAMILY INCOME			
	Under \$5,000	\$5,000 — \$7,999	SAILBOATS \$8,000 — \$11,999	Over \$12,000 — \$14,999
Metro Toronto	0	3	3	1
Rest of Ontario	0	3	4	2
U.S.A.	0	1	0	0
Other Provinces	0	0	0	1
TOTAL	0	7	7	4
			31	49

ORIGIN	FAMILY INCOME			
	Under \$5,000	\$5,000 — \$7,999	OUTBOARD MOTORBOATS, LESS THAN 10 HP \$8,000 — \$11,999	Over \$12,000 — \$14,999
Metro Toronto	2	8	13	7
Rest of Ontario	3	18	13	11
U.S.A.	3	0	3	3
Other Provinces	1	0	0	1
TOTAL	9	23	29	22
			32	115

ORIGIN	FAMILY INCOME			
	Under \$5,000	\$5,000 — \$7,999	OUTBOARD MOTORBOATS 11-40 HP \$8,000 — \$11,999	Over \$12,000 — \$14,999
Metro Toronto	2	8	10	5
Rest of Ontario	7	12	18	6
U.S.A.	0	4	0	2
Other Provinces	0	0	1	1
TOTAL	9	24	29	14
			29	105

ORIGIN	FAMILY INCOME			
	Under \$5,000	\$5,000 — \$7,999	OUTBOARD MOTORBOATS 41-75 HP \$8,000 — \$11,999	Over \$12,000 — \$14,999
Metro Toronto	1	1	3	4
Rest of Ontario	0	1	2	5
U.S.A.	0	1	0	0
Other Provinces	0	0	1	0
TOTAL	1	3	6	9
			15	34

ORIGIN	FAMILY INCOME					
	OUTBOARD MOTORBOATS OVER 75 HP					
	Under \$5,000	\$5,000 — \$7,999	\$8,000 — \$10,999	\$11,000 — \$13,999	Over \$14,000	Total
Metro Toronto	0.	0.	1.	0.	3.	4.
Rest of Ontario	0.	2.	1.	1.	3.	7
U.S.A.	0.	0.	1.	1.	3.	5
Other Provinces	0.	0.	0.	0.	0.	0
TOTAL	0.	2.	3.	2.	9	16.

ORIGIN	FAMILY INCOME					
	INBOARD MOTORBOATS WITH 11-40 HP					
	Under \$5,000	\$5,000 — \$7,999	\$8,000 — \$10,999	\$11,000 — \$13,999	Over \$14,000	Total
Metro Toronto	0.	0.	1.	0.	0.	1
Rest of Ontario	0.	1.	0.	0.	0	1
U.S.A.	0.	0.	0.	0.	0	0
Other Provinces	0.	0.	0.	0.	0.	0.
TOTAL	0.	1.	1.	0.	0.	2

ORIGIN	FAMILY INCOME					
	INBOARD MOTORBOATS WITH 41-75 HP					
	Under \$5,000	\$5,000 — \$7,999	\$8,000 — \$10,999	\$11,000 — \$13,999	Over \$14,000	Total
Metro Toronto	0	0.	0	0	0	0
Rest of Ontario	0.	0.	0.	0.	0.	0.
U.S.A.	0.	0.	0.	0.	1.	1
Other Provinces	0.	0.	0.	0.	0.	0.
TOTAL	0.	0.	0.	0.	1	1

ORIGIN	FAMILY INCOME					
	INBOARD MOTORBOATS OVER 75 HP					
	Under \$5,000	\$5,000 — \$7,999	\$8,000 — \$10,999	\$11,000 — \$13,999	Over \$14,000	Total
Metro Toronto	0.	0.	2	0.	2.	4.
Rest of Ontario	0.	1.	0.	1.	5.	7
U.S.A.	0.	0.	0.	1.	6.	7.
Other Provinces	0.	0.	0.	0.	1.	1.
TOTAL	0.	1.	2.	2.	14.	19

ORIGIN	FAMILY INCOME					
	TOTAL					
	Under \$5,000	\$5,000 — \$7,999	\$8,000 — \$10,999	\$11,000 — \$13,999	Over \$14,000	Total
Metro Toronto	8.	23.	47.	24.	57.	159.
Rest of Ontario	17.	53.	51.	35.	74.	230
U.S.A.	5.	8.	7.	11.	34.	65.
Other Provinces	1.	0.	3.	4.	8.	16.
TOTAL	31.	84.	108.	74.	173.	470

# SIZE OF COTTAGE HOUSEHOLDS, BY ORIGIN

NUMBER OF PERSONS IN HOUSEHOLD	ORIGIN							
	Metro Toronto		Rest of Ontario		U.S.A.		Other Provinces	
	<u>Respondents</u> Number	Per Cent	<u>Respondents</u> Number	Per Cent	<u>Respondents</u> Number	Per Cent	<u>Respondents</u> Number	Per Cent
One	3	2.5%	9	5.6%	2	4.1%	0	—
Two	22	18.7	27	16.8	15	30.6	0	—
Three	17	14.4	25	15.5	9	18.4	1	12.5%
Four	25	21.2	32	19.9	8	16.3	3	37.5
Five	25	21.2	28	17.4	5	10.2	1	12.5
Over Five	26	22.0	40	24.8	10	20.4	3	37.5
Total	118	100.0%	161	100.0%	49	100.0%	8	100.0%
							336	100.0%

# COTTAGE-OWNING HOUSEHOLD SIZE AS COMPARED TO ALL HOUSEHOLDS

Size of Households by Number of Persons	RESIDENTS OF ONTARIO					RESIDENTS OF U.S.A.				
	* Total Households		Owners of Cottages in Ontario		Index	** Total Households		Owners of Cottages in Ontario		Index
	Number (‘000)	Per Cent	Number of Respondents	Per Cent		Number (‘000)	Per Cent	Number of Respondents	Per Cent	
1	206.3	11.0%	12	4.3%	39	9,494	16.6%	2	4.1%	25
2	458.7	25.4	49	17.6	69	16,318	28.3	15	30.6	108
3	327.2	17.4	42	15.1	87	9,965	17.3	9	18.3	106
4	346.2	18.5	57	20.4	110	9,144	15.9	8	16.4	103
5	243.8	13.0	53	19.0	146	5,994	10.4	5	10.2	98
6 and over	294.3	15.7	66	23.6	150	6,587	11.5	10	20.4	177
Total	1,876.5	100.0%	279	100.0%		57,502	100.0%	49	100.0%	
Average Number per Household	3.6		4.3			3.2		3.8		

\* Canada: D.B.S. 93-006, 1966 Census.

\*\* U.S.A.: P20 No. 192, Oct. 20/1969, Data Mar. 1968.



TABLE A-5

**NUMBER OF WEEKENDS SPENT AT COTTAGE DURING MAY TO OCTOBER,  
BY ORIGIN OF COTTAGE OWNERS**

Each cell contains:

Frequency (**number of respondents**),  
row percentage,  
column percentage,  
overall percentage

NUMBER OF WEEKENDS AT COTTAGE	ORIGIN				
	Metro Toronto	Rest of Ontario	U.S.A.	Other Provinces	Total
5 or Less	<b>18.</b>	<b>53.</b>	<b>29.</b>	<b>6.</b>	<b>106.</b>
	16.98	50.00	27.36	5.66	100.00
	14.88	31.93	58.00	66.67	30.64
	5.20	15.32	8.38	1.73	30.64
6-10	<b>30.</b>	<b>32.</b>	<b>14.</b>	<b>1.</b>	<b>77.</b>
	38.96	41.56	18.18	1.30	100.00
	24.79	19.28	28.00	11.11	22.25
	8.67	9.25	4.05	0.29	22.25
11-15	<b>19.</b>	<b>27.</b>	<b>4.</b>	<b>2.</b>	<b>52.</b>
	36.54	51.92	7.69	3.85	100.00
	15.70	16.27	8.00	22.22	15.03
	5.49	7.80	1.16	0.58	15.03
16-20	<b>24.</b>	<b>25.</b>	<b>3.</b>	<b>0.</b>	<b>52.</b>
	46.15	48.08	5.77	0.0	100.00
	19.83	15.06	6.00	0.0	15.03
	6.94	7.23	0.87	0.0	15.03
21-25	<b>27.</b>	<b>22.</b>	<b>0.</b>	<b>0.</b>	<b>49.</b>
	55.10	44.90	0.0	0.0	100.00
	22.31	13.25	0.0	0.0	14.16
	7.80	6.36	0.0	0.0	14.16
Over 25	<b>3.</b>	<b>7.</b>	<b>0.</b>	<b>0.</b>	<b>10.</b>
	30.00	70.00	0.0	0.0	100.00
	2.48	4.22	0.0	0.0	2.89
	0.87	2.02	0.0	0.0	2.89
TOTAL	<b>121.</b>	<b>166.</b>	<b>50.</b>	<b>9.</b>	<b>346.</b>
	34.97	47.98	14.45	2.60	100.00
	100.00	100.00	100.00	100.00	100.00
	34.97	47.98	14.45	2.60	100.00

TABLE A-6

# **NUMBER OF COTTAGE OWNERS WHO USED COTTAGE DURING NOVEMBER TO APRIL, BY ORIGIN AND COTTAGE AREA**

Each cell contains:

Frequency (number of respondents),  
row percentage,  
column percentage,  
block percentage,  
overall percentage

ORIGIN	DESTINATION						
	Muskoka, Haliburton, Georgian Bay - North	Lake Simcoe, Georgian Bay - South	Eastern Ontario	Northern Ontario	Lakes Erie and Huron	Kawarthas	Total
Metro Toronto	<b>22.</b>	<b>31.</b>	<b>2.</b>	<b>1.</b>	<b>3.</b>	<b>13.</b>	<b>72.</b>
	30.56	43.06	2.78	1.39	4.17	18.06	100.00
	<b>64.71</b>	<b>75.61</b>	<b>7.69</b>	<b>3.85</b>	<b>8.82</b>	<b>40.63</b>	<b>37.31</b>
	11.40	16.06	1.04	0.52	1.55	6.74	37.31
	6.53	9.20	0.59	0.30	0.89	3.86	21.36
Southwestern Ontario	<b>8.</b>	<b>9.</b>	<b>3.</b>	<b>0.</b>	<b>23.</b>	<b>4.</b>	<b>47.</b>
	17.02	19.15	6.38	0.0	48.94	8.51	100.00
	<b>23.53</b>	<b>21.95</b>	<b>11.54</b>	<b>0.0</b>	<b>67.65</b>	<b>12.50</b>	<b>24.35</b>
	4.15	4.66	1.55	0.0	11.92	2.07	24.35
	2.37	2.67	0.89	0.0	6.82	1.19	13.95
Southeastern Ontario	<b>2.</b>	<b>1.</b>	<b>20.</b>	<b>1.</b>	<b>0.</b>	<b>14.</b>	<b>38.</b>
	5.26	2.63	52.63	2.63	0.0	36.84	100.00
	<b>5.88</b>	<b>2.44</b>	<b>76.92</b>	<b>3.85</b>	<b>0.0</b>	<b>43.75</b>	<b>19.69</b>
	1.04	0.52	10.36	0.52	0.0	7.25	19.69
	0.59	0.30	5.93	0.30	0.0	4.15	11.28
Northern Ontario	<b>0.</b>	<b>0.</b>	<b>0.</b>	<b>19.</b>	<b>0.</b>	<b>0.</b>	<b>19.</b>
	0.0	0.0	0.0	100.00	0.0	0.0	100.00
	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>73.08</b>	<b>0.0</b>	<b>0.0</b>	<b>9.84</b>
	0.0	0.0	0.0	9.84	0.0	0.0	9.84
	0.0	0.0	0.0	5.64	0.0	0.0	5.64
U.S.A.	<b>2.</b>	<b>0.</b>	<b>1.</b>	<b>3.</b>	<b>8.</b>	<b>0.</b>	<b>14.</b>
	14.29	0.0	7.14	21.43	57.14	0.0	100.00
	<b>5.88</b>	<b>0.0</b>	<b>3.85</b>	<b>11.54</b>	<b>23.53</b>	<b>0.0</b>	<b>7.25</b>
	1.04	0.0	0.52	1.55	4.15	0.0	7.25
	0.59	0.0	0.30	0.89	2.37	0.0	4.15
Other Provinces	<b>0.</b>	<b>0.</b>	<b>0.</b>	<b>2.</b>	<b>0.</b>	<b>1.</b>	<b>3.</b>
	0.0	0.0	0.0	66.67	0.0	33.33	100.00
	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7.69</b>	<b>0.0</b>	<b>3.12</b>	<b>1.55</b>
	0.0	0.0	0.0	1.04	0.0	0.52	1.55
	0.0	0.0	0.0	0.59	0.0	0.30	0.89
TOTAL	<b>34.</b>	<b>41.</b>	<b>26.</b>	<b>26.</b>	<b>34.</b>	<b>32.</b>	<b>193.</b>
	17.62	21.24	13.47	13.47	17.62	16.58	100.00
	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
	17.62	21.24	13.47	13.47	17.62	16.58	100.00
	10.09	12.17	7.72	7.72	10.09	9.50	57.27

TABLE A-7

**NUMBER OF COTTAGE OWNERS WHO USED COTTAGE DURING  
NOVEMBER TO APRIL, BY ORIGIN AND FAMILY INCOME**

Each cell contains:

Frequency (number of respondents),  
row percentage,  
column percentage,  
block percentage,  
overall percentage

ORIGIN	FAMILY INCOME					
	Under \$5,000	\$5,000 — \$7,999	\$ 8,000 — \$11,999	\$12,000 — \$14,999	Over \$15,000	Total
Metro Toronto	<b>2.</b>	<b>18.</b>	<b>21.</b>	<b>8.</b>	<b>17.</b>	<b>66.</b>
	3.03	27.27	31.82	12.12	25.76	100.00
	15.38	29.51	50.00	32.00	45.95	37.08
	1.12	10.11	11.80	4.49	9.55	37.08
	0.65	5.83	6.80	2.59	5.50	21.36
Rest of Ontario	<b>10.</b>	<b>38.</b>	<b>19.</b>	<b>14.</b>	<b>16.</b>	<b>97.</b>
	10.31	39.18	19.59	14.43	16.49	100.00
	76.92	62.30	45.24	56.00	43.24	54.49
	5.62	21.35	10.67	7.87	8.99	54.49
	3.24	12.30	6.15	4.53	5.18	31.39
U.S.A.	<b>1.</b>	<b>5.</b>	<b>1.</b>	<b>2.</b>	<b>4.</b>	<b>13.</b>
	7.69	38.46	7.69	15.38	30.77	100.00
	7.69	8.20	2.38	8.00	10.81	7.30
	0.56	2.81	0.56	1.12	2.25	7.30
	0.32	1.62	0.32	0.65	1.29	4.21
Other Provinces	<b>0.</b>	<b>0.</b>	<b>1.</b>	<b>1.</b>	<b>0.</b>	<b>2.</b>
	0.0	0.0	50.00	50.00	0.0	100.00
	0.0	0.0	2.38	4.00	0.0	1.12
	0.0	0.0	0.56	0.56	0.0	1.12
	0.0	0.0	0.32	0.32	0.0	0.65
TOTAL	<b>13.</b>	<b>61.</b>	<b>42.</b>	<b>25.</b>	<b>37.</b>	<b>178.</b>
	7.30	34.27	23.60	14.04	20.79	100.00
	100.00	100.00	100.00	100.00	100.00	100.00
	7.30	34.27	23.60	14.04	20.79	100.00
	4.21	19.74	13.59	8.09	11.97	57.61





**NUMBER OF COTTAGE OWNERS WHO SPENT VACATION AWAY FROM  
COTTAGE, BY ORIGIN AND VACATION AREA, 1962-1966**

Each cell contains  
Frequency (number of respondents),  
row percentage,  
column percentage,  
overall percentage

ORIGIN	VACATION AREA - 1964						Total
	Ontario	Quebec	Manitoba	Other Canada	U.S.A.	Caribbean	Europe
Metro Toronto	7, 19.44 30.43 7.78	1, 2.78 100.00 1.11	0, 0.0 0.0 0.0	7, 19.44 46.57 7.78	12, 33.33 30.77 13.33	3, 8.33 60.00 3.33	6, 16.67 85.71 6.67
Rest of Ontario	14, 34.15 60.87 15.56	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	7, 17.07 46.15 7.78	18, 43.90 40.00 20.00	2, 4.88 0.0 2.22	0, 0.0 0.0 0.0
U.S.A.	2, 8.70 2.22	0, 0.0 0.0	0, 0.0 0.0	1, 9.09 6.67 1.11	7, 17.95 7.78 0.0	0, 0.0 0.0	1, 9.09 14.29 1.11
Other Provinces	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	2, 5.13 2.22 0.0	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0
TOTAL	23, 25.56 100.00 25.56	1, 1.11 100.00 1.11	0, 0.0 0.0 0.0	15, 16.67 100.00 16.67	39, 43.33 100.00 43.33	5, 5.56 100.00 5.56	7, 7.78 100.00 7.78

ORIGIN	VACATION AREA - 1963						Total
	Ontario	Quebec	Manitoba	Other Canada	U.S.A.	Caribbean	Europe
Metro Toronto	6, 24.00 33.33 8.57	1, 4.00 100.00 1.43	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	14, 56.00 43.75 20.00	2, 8.00 50.00 2.86	2, 8.00 28.57 2.86
Rest of Ontario	8, 24.24 44.44 11.43	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	7, 21.21 87.50 10.00	13, 39.39 40.63 18.57	1, 3.03 25.00 1.43	4, 12.12 57.14 5.71
U.S.A.	4, 22.22 5.71	0, 0.0 0.0	0, 0.0 0.0	1, 11.11 12.50 1.43	3, 9.37 4.29 0.0	1, 11.11 25.00 1.43	0, 0.0 0.0 0.0
Other Provinces	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	2, 6.67 6.25 2.86	0, 0.0 0.0 0.0	1, 3.33 14.29 1.43
TOTAL	18, 25.71 100.00 25.71	1, 1.43 100.00 1.43	0, 0.0 0.0 0.0	8, 11.43 100.00 11.43	32, 45.71 100.00 45.71	4, 5.71 100.00 5.71	7, 10.00 100.00 10.00

ORIGIN	VACATION AREA - 1962						Total
	Ontario	Quebec	Manitoba	Other Canada	U.S.A.	Caribbean	Europe
Metro Toronto	6, 18.75 30.00 8.00	1, 3.12 100.00 1.33	0, 0.0 0.0 0.0	5, 15.62 38.46 6.67	10, 31.25 37.04 13.33	4, 12.50 50.00 5.00	6, 18.75 100.00 8.00
Rest of Ontario	10, 31.25 50.00 13.33	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	7, 21.88 53.85 9.33	12, 37.50 44.44 16.00	3, 9.37 37.00 4.00	0, 0.0 0.0 0.0
U.S.A.	4, 44.44 20.00	0, 0.0 0.0	0, 0.0 0.0	0, 0.0 0.0	4, 44.44 14.81 5.33	1, 11.11 12.50 1.33	0, 0.0 0.0 0.0
Other Provinces	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0	1, 50.00 7.69 1.33	1, 50.00 3.70 1.33	0, 0.0 0.0 0.0	0, 0.0 0.0 0.0
TOTAL	20, 25.67 100.00 25.67	1, 1.33 100.00 1.33	0, 0.0 0.0 0.0	13, 17.33 100.00 17.33	27, 36.00 100.00 36.00	8, 10.67 100.00 10.67	6, 8.00 100.00 8.00

ORIGIN	VACATION AREA - 1964					
	Ontario	Quebec	Manitoba	Other Canada	U.S.A.	Europe
Metro Toronto	7. 16.28 33.33 5.93	4. 9.30 44.44 3.39	0. 0.0 0.0 0.0	4. 9.30 30.77 3.39	23. 53.49 37.70 19.49	3. 6.98 25.60 2.54
Rest of Ontario	13. 22.03 61.90 11.02	2. 3.39 27.22 1.69	0. 0.0 0.0 0.0	8. 13.56 61.54 6.78	26. 49.15 47.94 24.58	2. 3.39 33.33 1.69
U.S.A.	1. 7.14 4.76 0.85	3. 21.43 33.33 2.34	0. 0.0 0.0 0.0	1. 7.14 33.33 0.85	8. 57.14 13.11 6.78	0. 7.14 12.50 0.85
Other Provinces	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	1. 50.00 1.64 0.85	0. 0.0 16.67 0.85
TOTAL	21 17.80 100.00 17.80	9. 7.63 100.00 7.63	0. 0.0 0.0 0.0	13. 11.02 100.00 11.02	61. 51.69 100.00 51.69	8 6.78 100.00 6.78

ORIGIN	VACATION AREA - 1965					
	Ontario	Quebec	Manitoba	Other Canada	U.S.A.	Europe
Metro Toronto	10. 25.00 47.62 9.43	1. 2.50 33.33 0.94	0. 0.0 0.0 0.0	3. 7.50 23.08 2.83	21. 52.50 36.21 19.81	4. 10.00 57.14 3.77
Rest of Ontario	10. 19.61 47.62 9.43	2. 3.92 66.67 1.89	0. 0.0 0.0 0.0	8. 15.69 61.54 7.55	27. 52.94 46.55 25.47	3. 5.88 42.86 2.83
U.S.A.	1. 8.33 4.76 0.94	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	1. 8.33 7.69 0.94	8. 66.67 13.79 7.55	0. 0.0 50.00 1.89
Other Provinces	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	0. 0.0 0.0 0.0	1. 33.33 7.69 0.94	2. 66.67 3.45 1.89	0. 0.0 0.0 0.0
TOTAL	21 19.81 100.00 19.81	3. 2.83 100.00 2.83	0. 0.0 0.0 0.0	13. 12.26 100.00 12.26	58. 54.72 100.00 54.72	7. 6.60 100.00 6.60

TABLE A-9

**NUMBER OF BOAT OWNERS, BY ORIGIN OF COTTAGE OWNERS  
— TOTAL SAMPLE**

ORIGIN	TYPE OF BOAT		
	Sailboat, Canoe, Rowboat	Outboard Motorboat	Inboard Motorboat
Metro Toronto	59	77	6
Rest of Ontario	79	111	7
U.S.A.	18	35	8
Other Provinces	5	9	2
Total Number of Respondents	161	232	23

TABLE A-10

**RESPONDENTS' EXPENDITURES ON USAGE OF COTTAGE, BY ORIGIN**  
**— (UNEXPANDED)**  
(in Dollars)

Expenditure Type	ORIGIN			
	Ontario	U.S.A.	Other Provinces	Total
Taxes	\$ 24,296.45	\$ 4,545.90	\$ 1,053.99	\$ 29,896.34
Cottage Maintenance	68,100.04	13,930.98	2,603.97	84,634.99
Other Expenditures (Excluding Boats)	65,596.57	29,989.83	6,749.96	102,336.36
Sub Total	157,993.06	48,466.71	10,407.92	216,867.69
Expenditure on Boat(s)	19,766.16	5,004.09	1,490.58	26,260.83
<b>TOTAL</b>	<b>\$177,759.22</b>	<b>\$53,470.80</b>	<b>\$11,898.50</b>	<b>\$243,128.52</b>



TABLE A-11

**EXPENDITURE ON BOATS, BY ORIGIN OF COTTAGE OWNERS**  
**— (EXPANDED)\***  
 (\$'000)

ORIGIN	EXPENDITURE BY TYPE			
	Sailboat, Canoe, Rowboat	Outboard Motorboat	Inboard Motorboat	Total
Metro Toronto	\$ 221	\$ 4,166	\$ 379	\$ 4,766
Rest of Ontario	806	5,527	711	7,044
U.S.A.	140	1,606	705	2,451
Other Provinces	22	502	138	662
<b>TOTAL</b>	<b>\$1,189</b>	<b>\$11,801</b>	<b>\$1,933</b>	<b>\$14,923</b>

\*NOTE: Final Expansion Based on Origin of Cottage Owners as per D.H.O. Survey, 1964

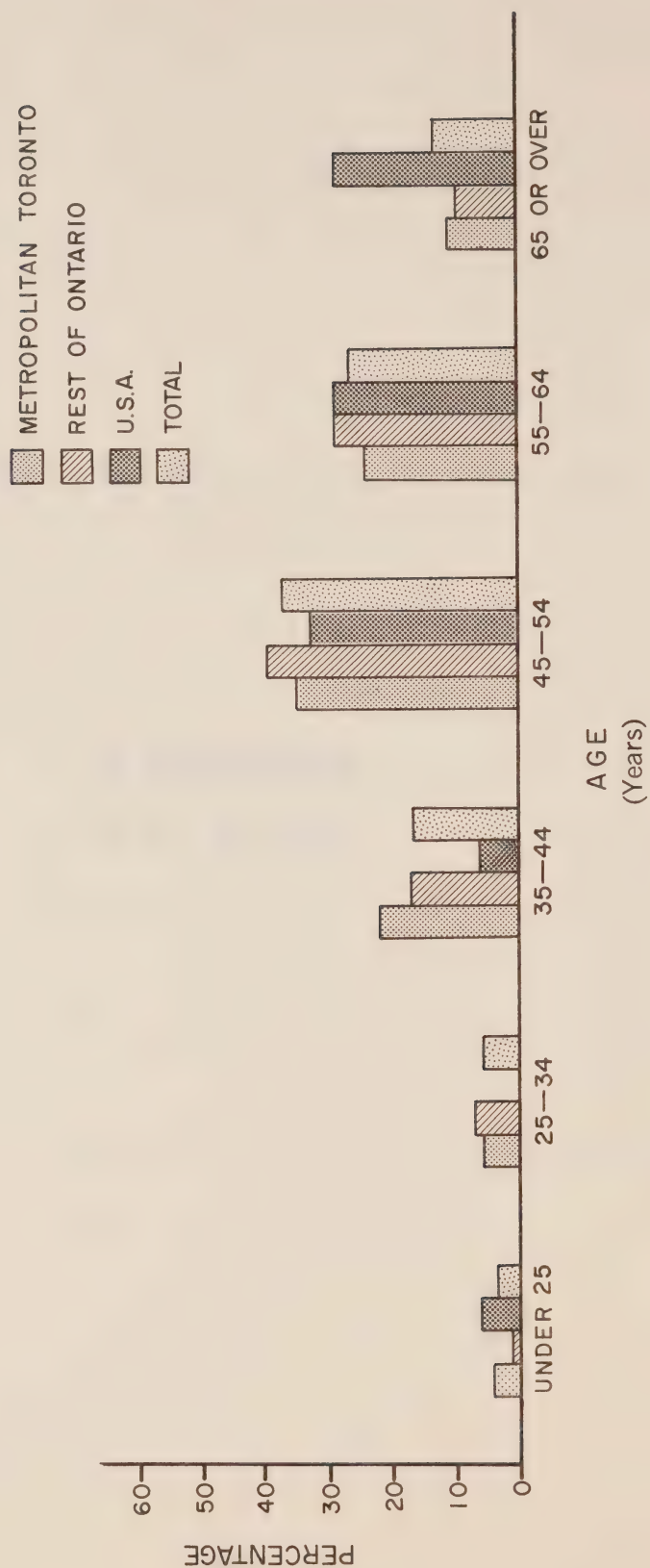


## Appendix II

Graphs Nos. 1 to 16

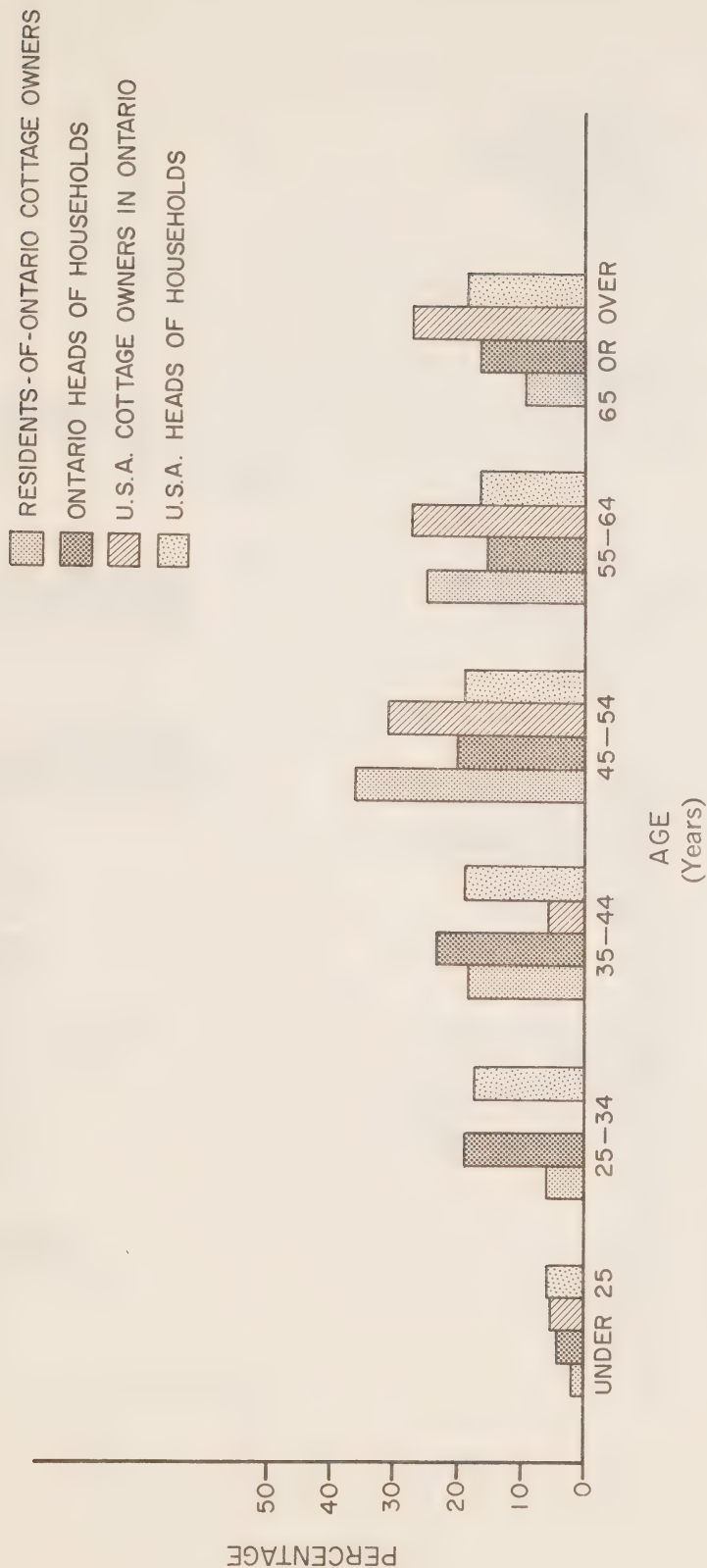
GRAPH 1

DISTRIBUTION OF COTTAGE OWNERS BY AGE AND ORIGIN



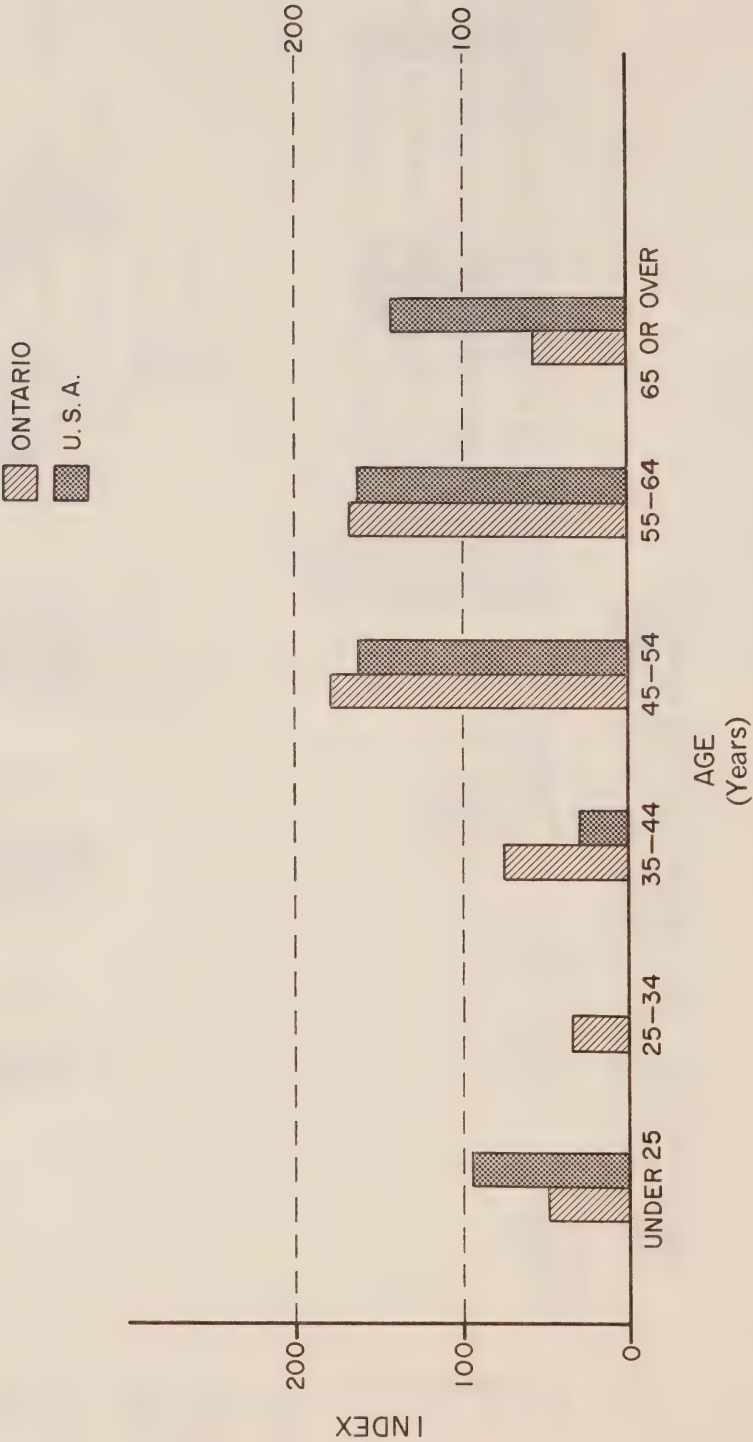


COMPARISON OF THE AGE OF COTTAGE OWNERS  
WITH ALL HEADS OF HOUSEHOLDS, BY ORIGIN

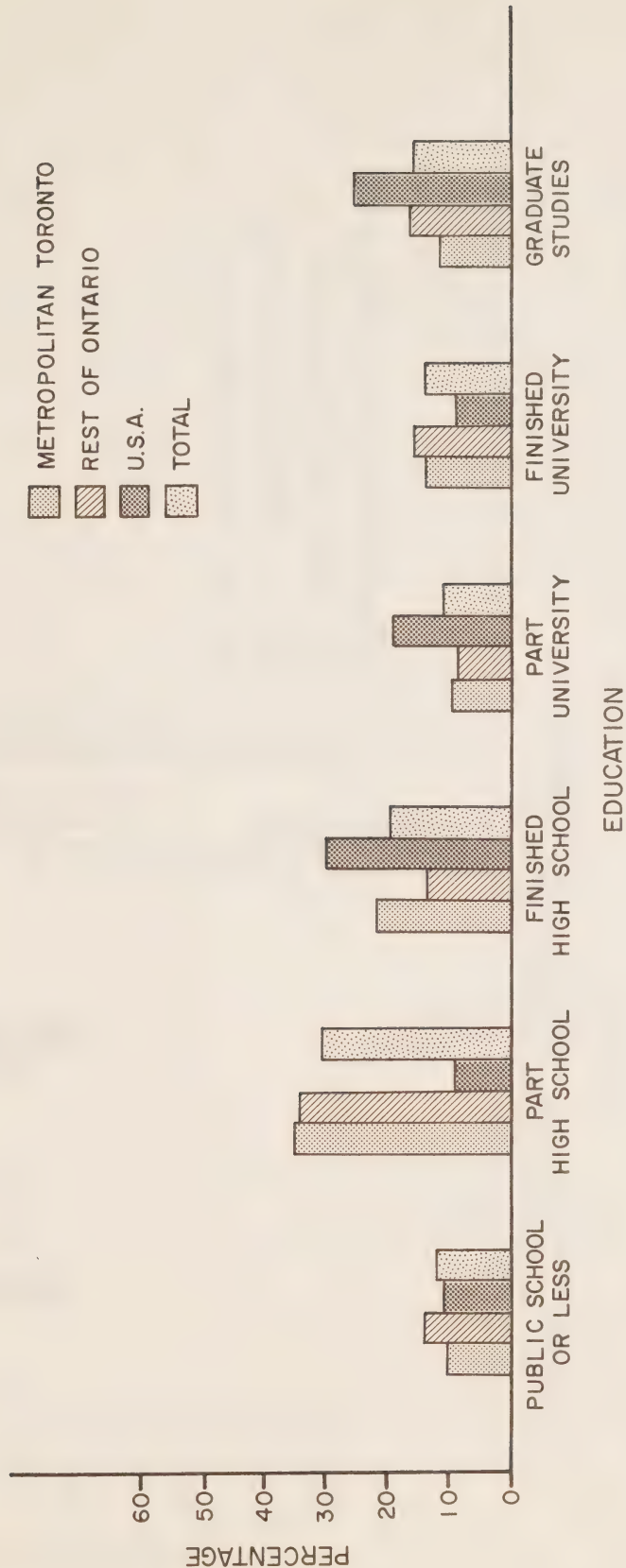


GRAPH 3

COMPARISON OF AGE INDICES, BY ORIGIN

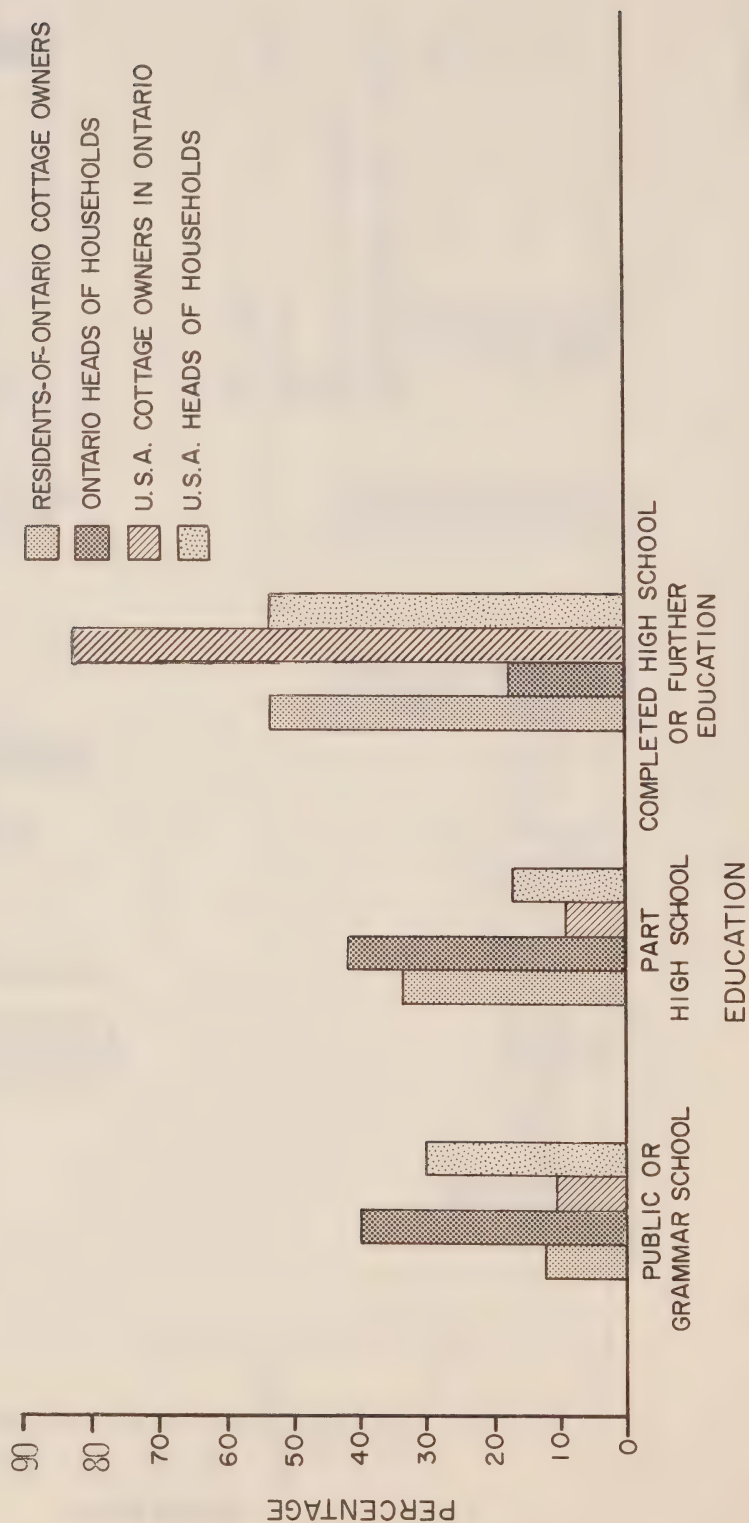


DISTRIBUTION OF COTTAGE OWNERS  
BY EDUCATION AND ORIGIN



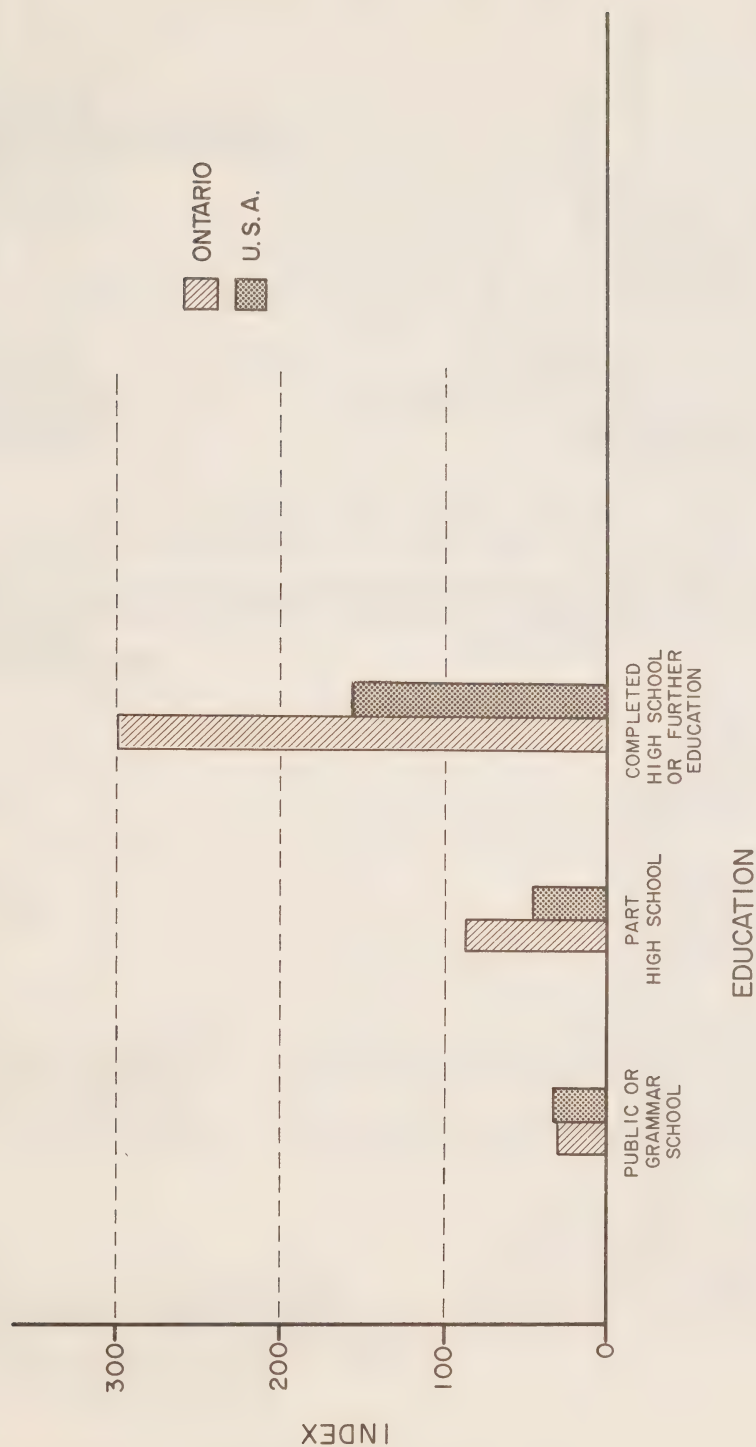
GRAPH 5

**COMPARISON OF THE EDUCATION OF COTTAGE OWNERS  
WITH ALL HEADS OF HOUSEHOLDS, BY ORIGIN**

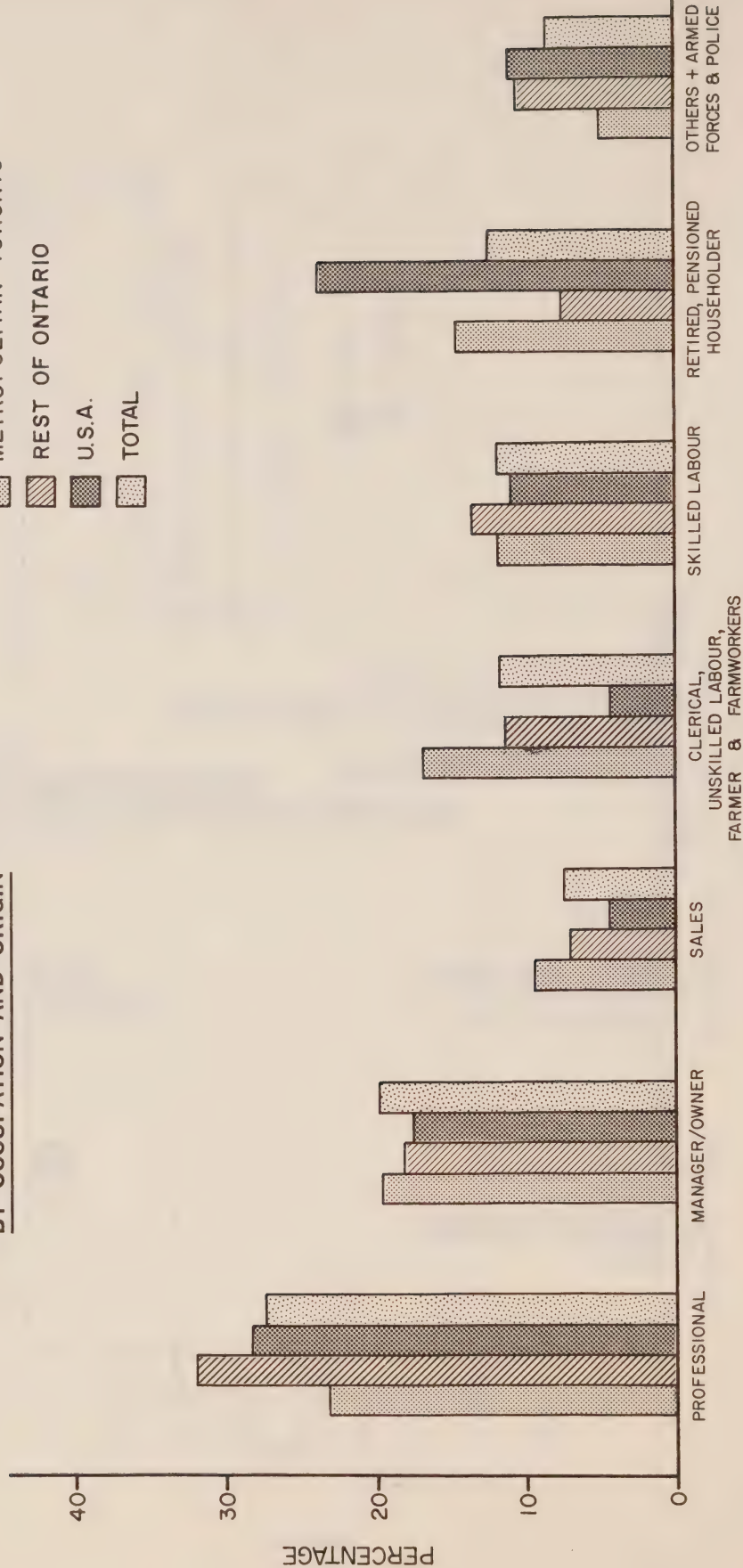
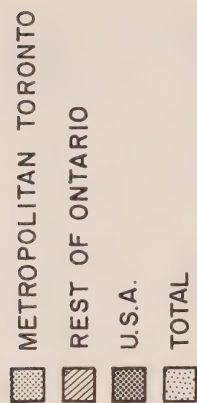




COMPARISON OF EDUCATION INDICES, BY ORIGIN

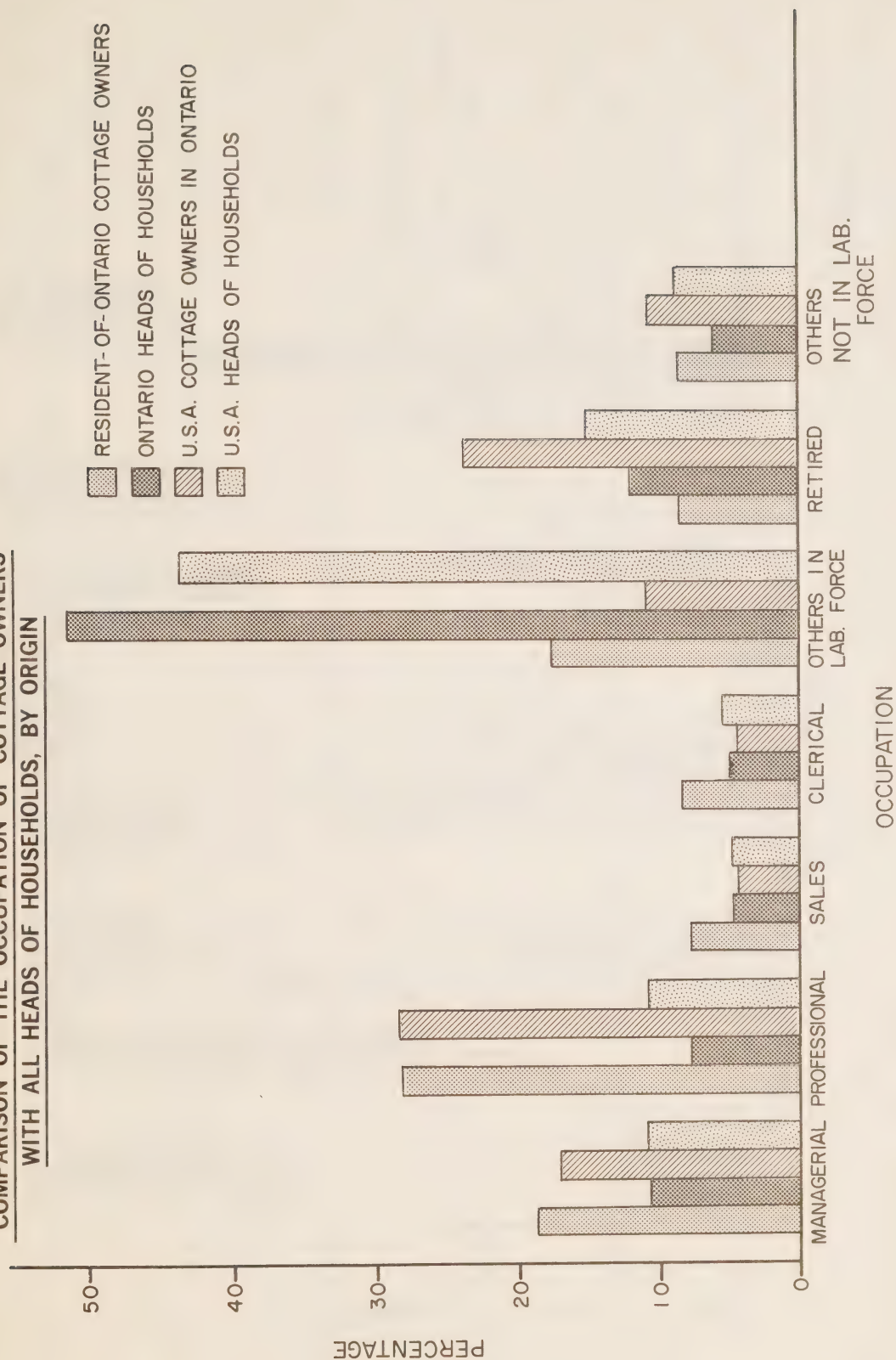


**DISTRIBUTION OF COTTAGE OWNERS  
BY OCCUPATION AND ORIGIN**



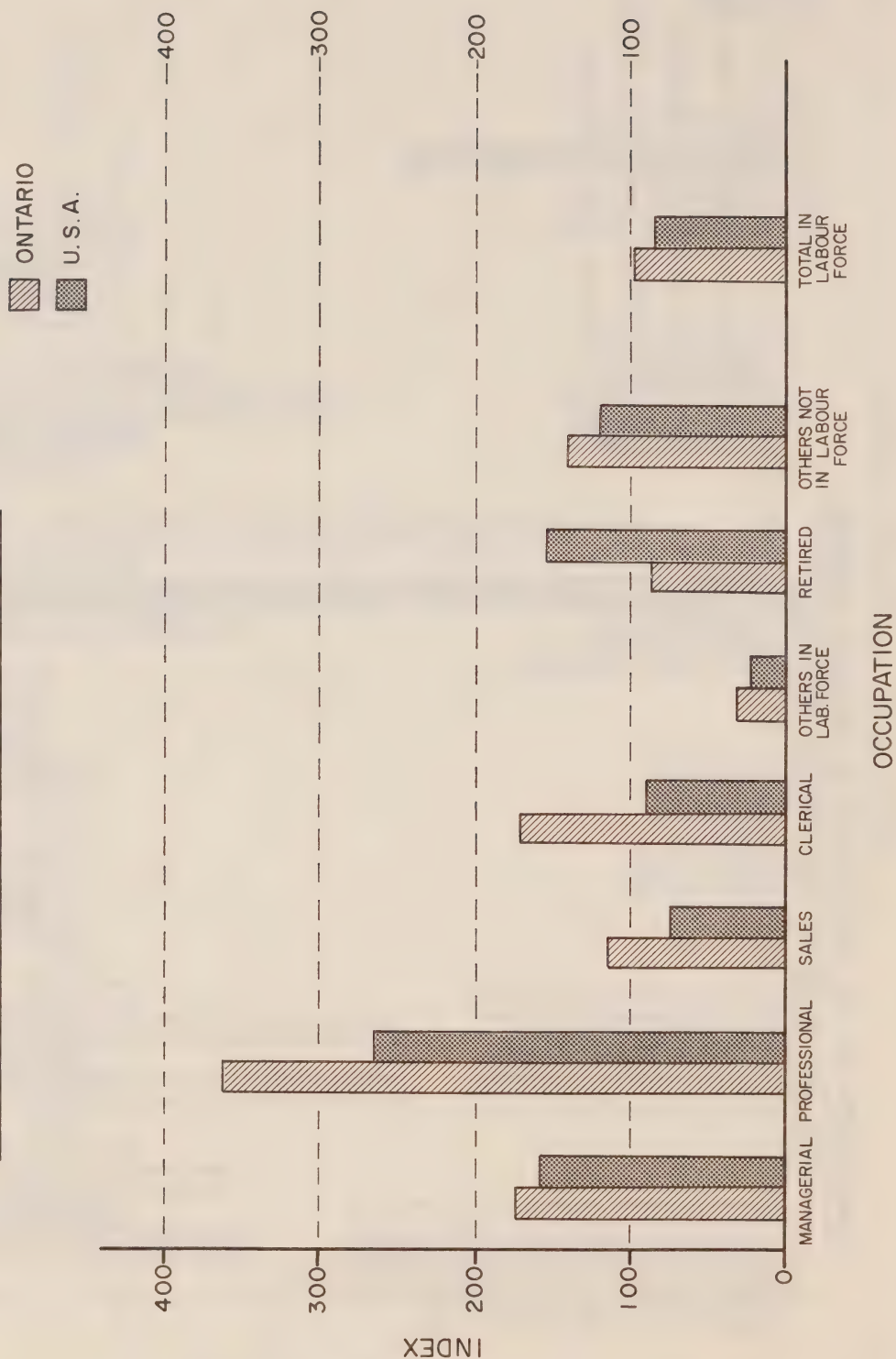
OCCUPATION OF COTTAGE OWNERS

COMPARISON OF THE OCCUPATION OF COTTAGE OWNERS  
WITH ALL HEADS OF HOUSEHOLDS, BY ORIGIN



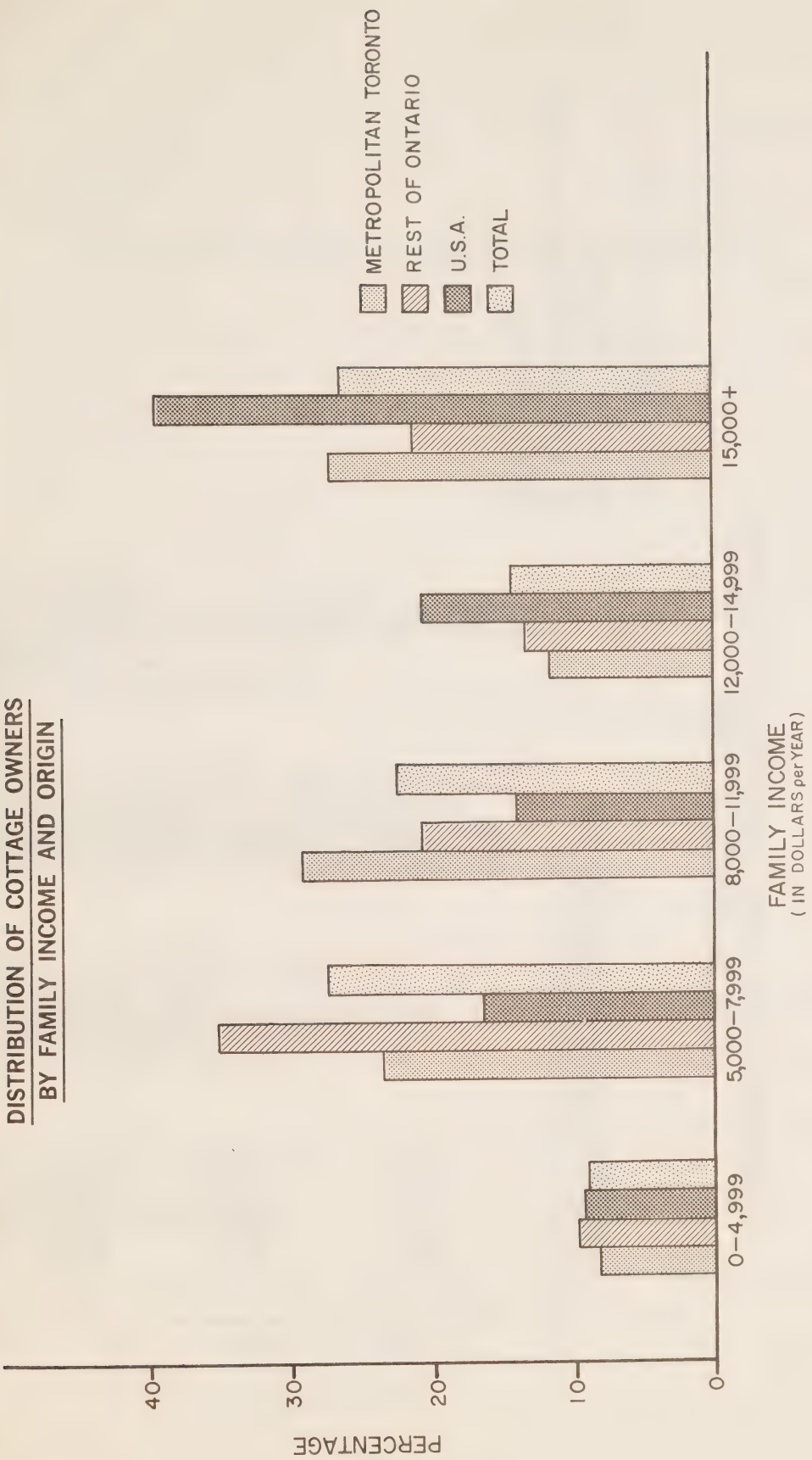
GRAPH 9

COMPARISON OF OCCUPATION INDICES, BY ORIGIN

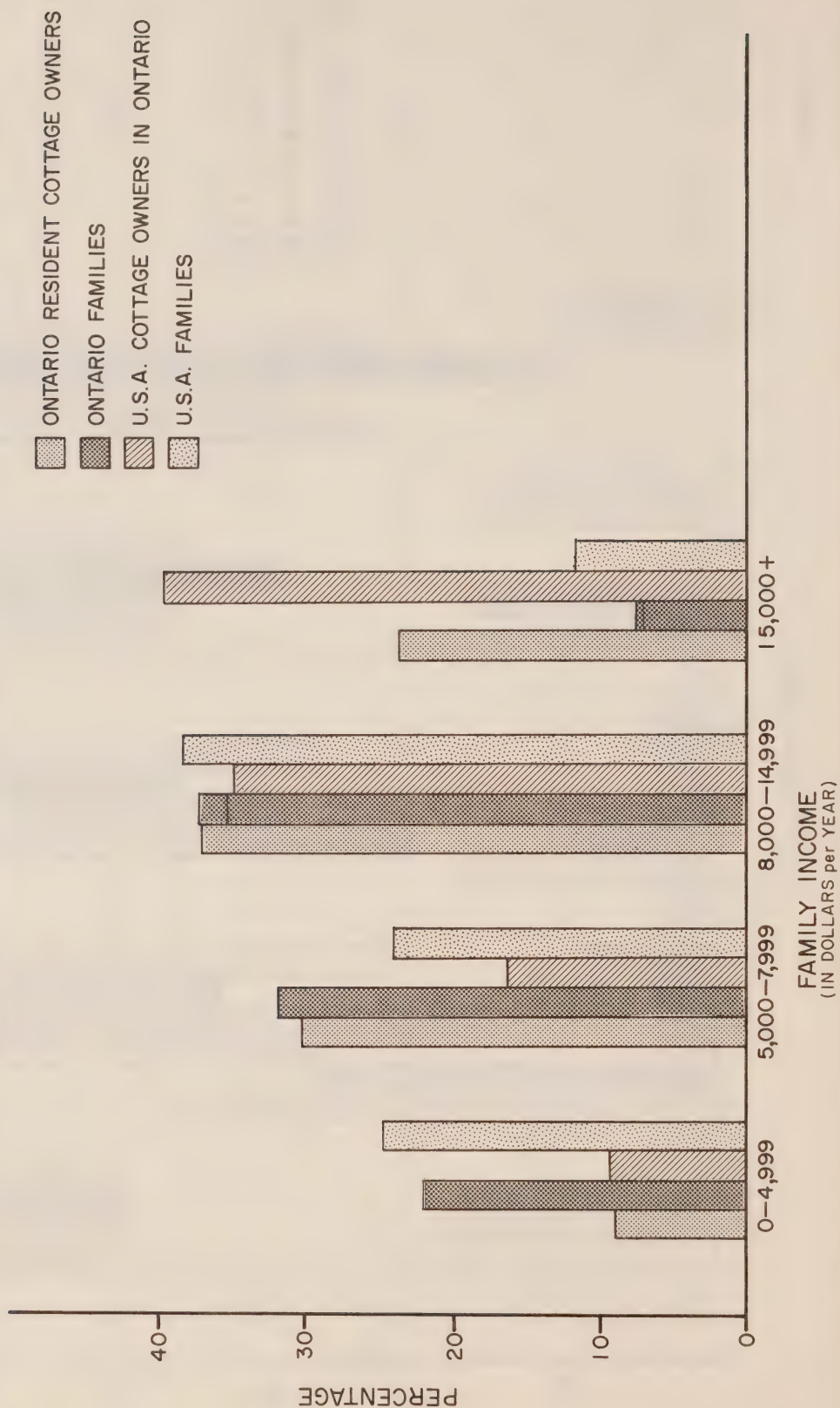




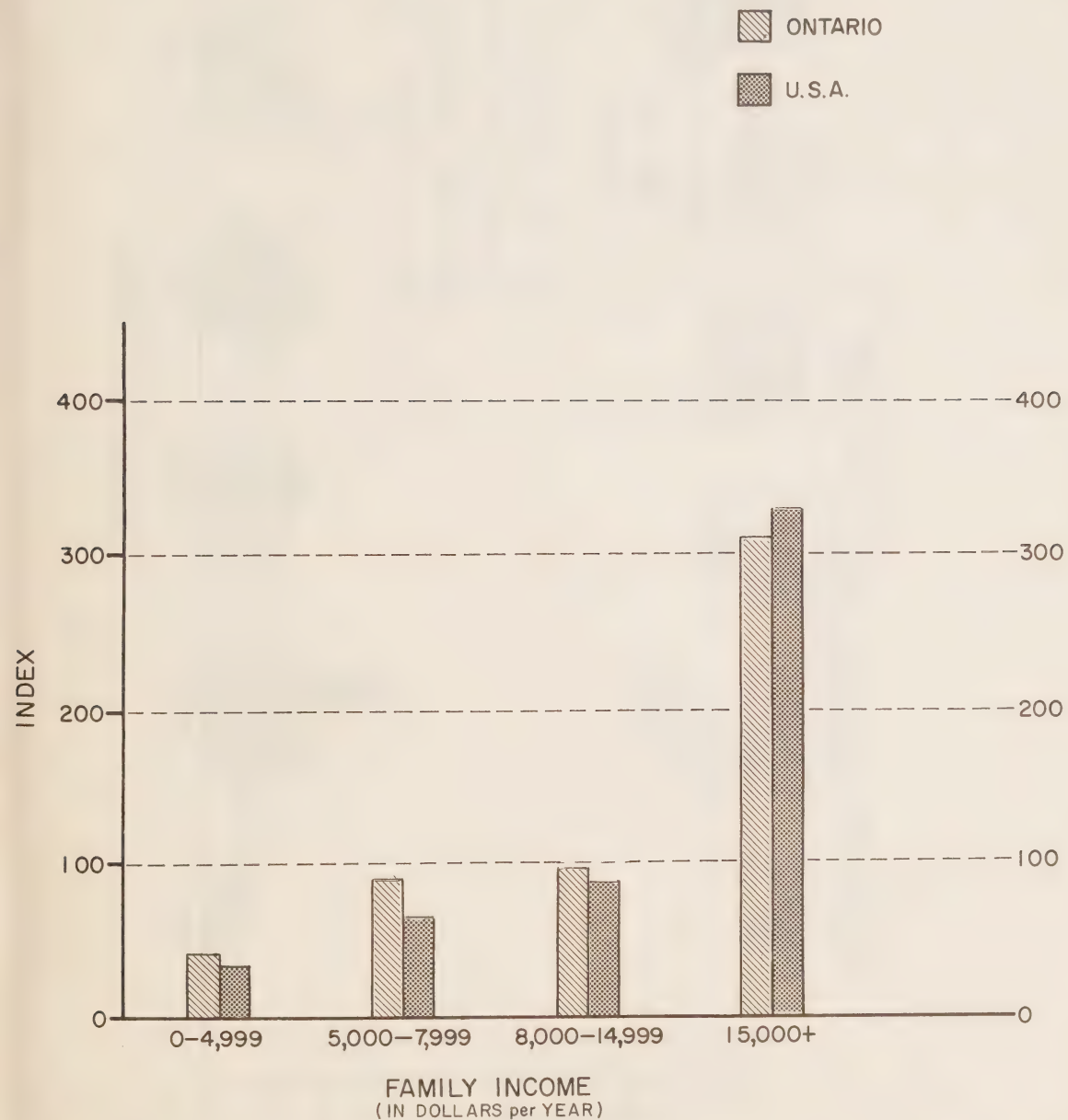
**DISTRIBUTION OF COTTAGE OWNERS  
BY FAMILY INCOME AND ORIGIN**



COMPARISON OF THE FAMILY INCOME OF COTTAGE OWNERS  
WITH ALL FAMILIES, BY ORIGIN

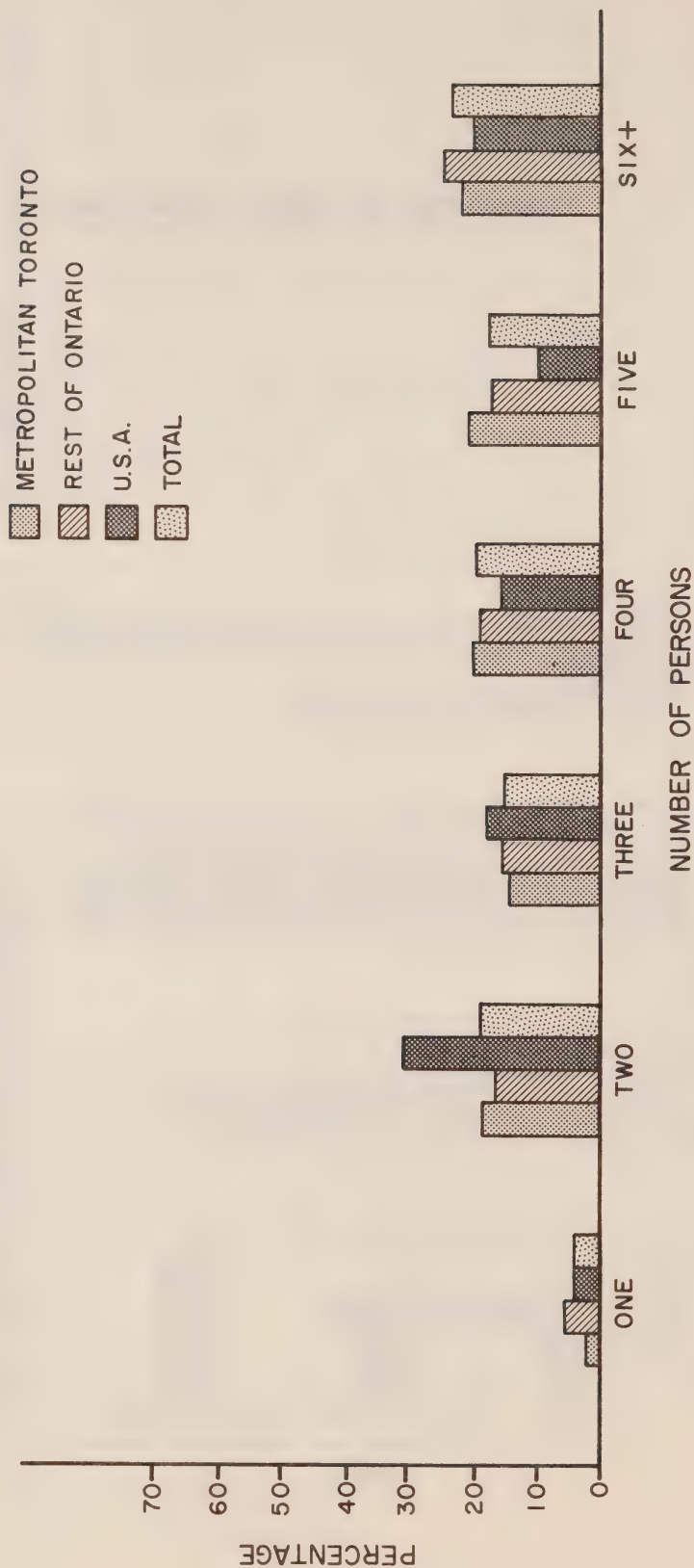


COMPARISON OF FAMILY INCOME INDICES, BY ORIGIN



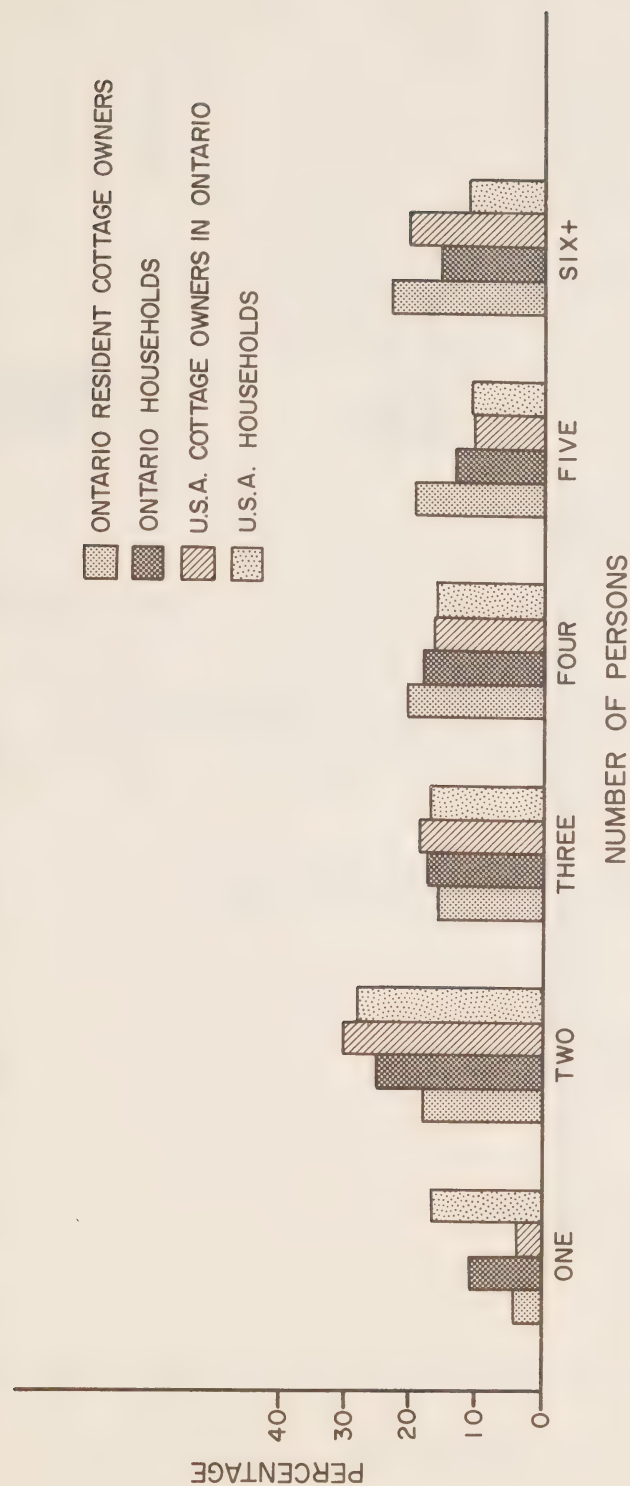
GRAPH 13

DISTRIBUTION OF COTTAGE OWNING HOUSEHOLDS  
BY SIZE AND ORIGIN



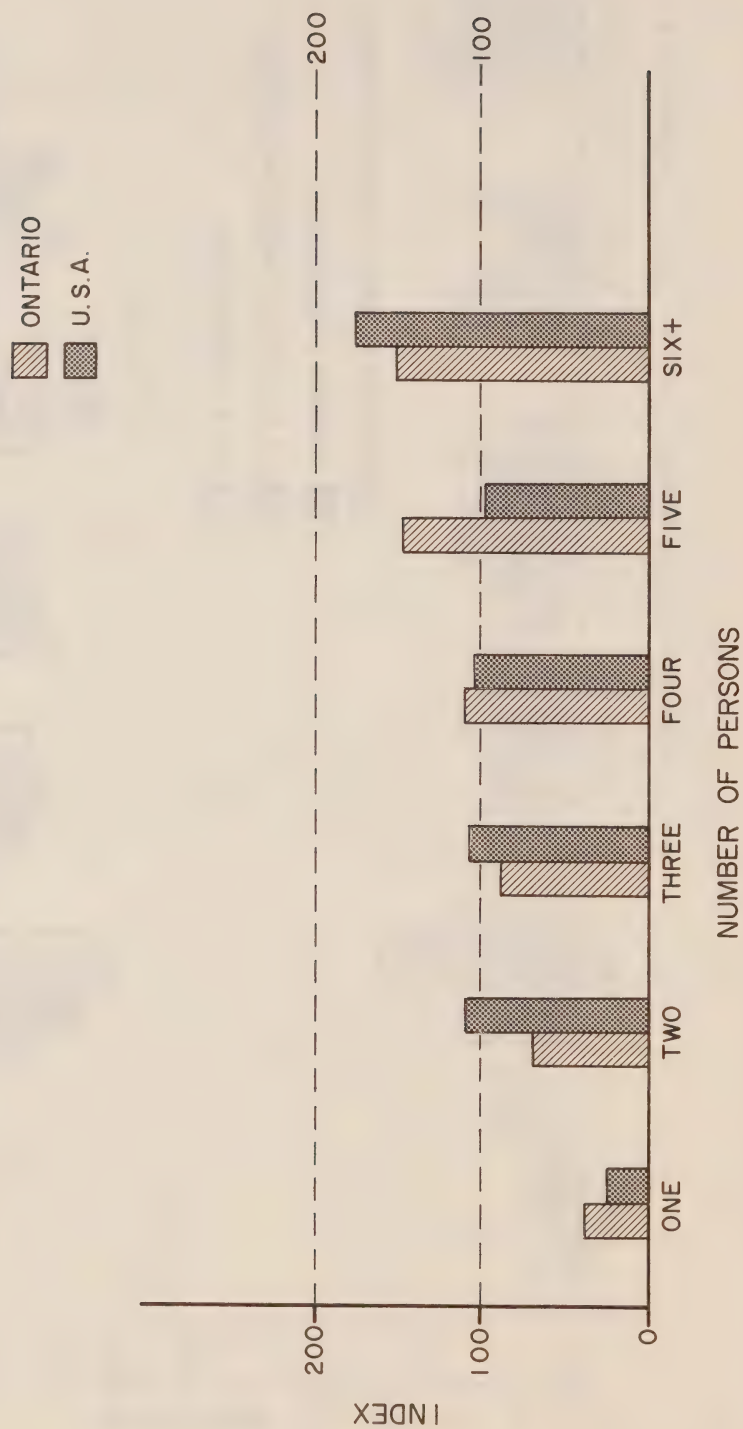


**COMPARISON OF THE COTTAGE OWNING HOUSEHOLD SIZE  
WITH SIZE OF ALL HOUSEHOLDS, BY ORIGIN**

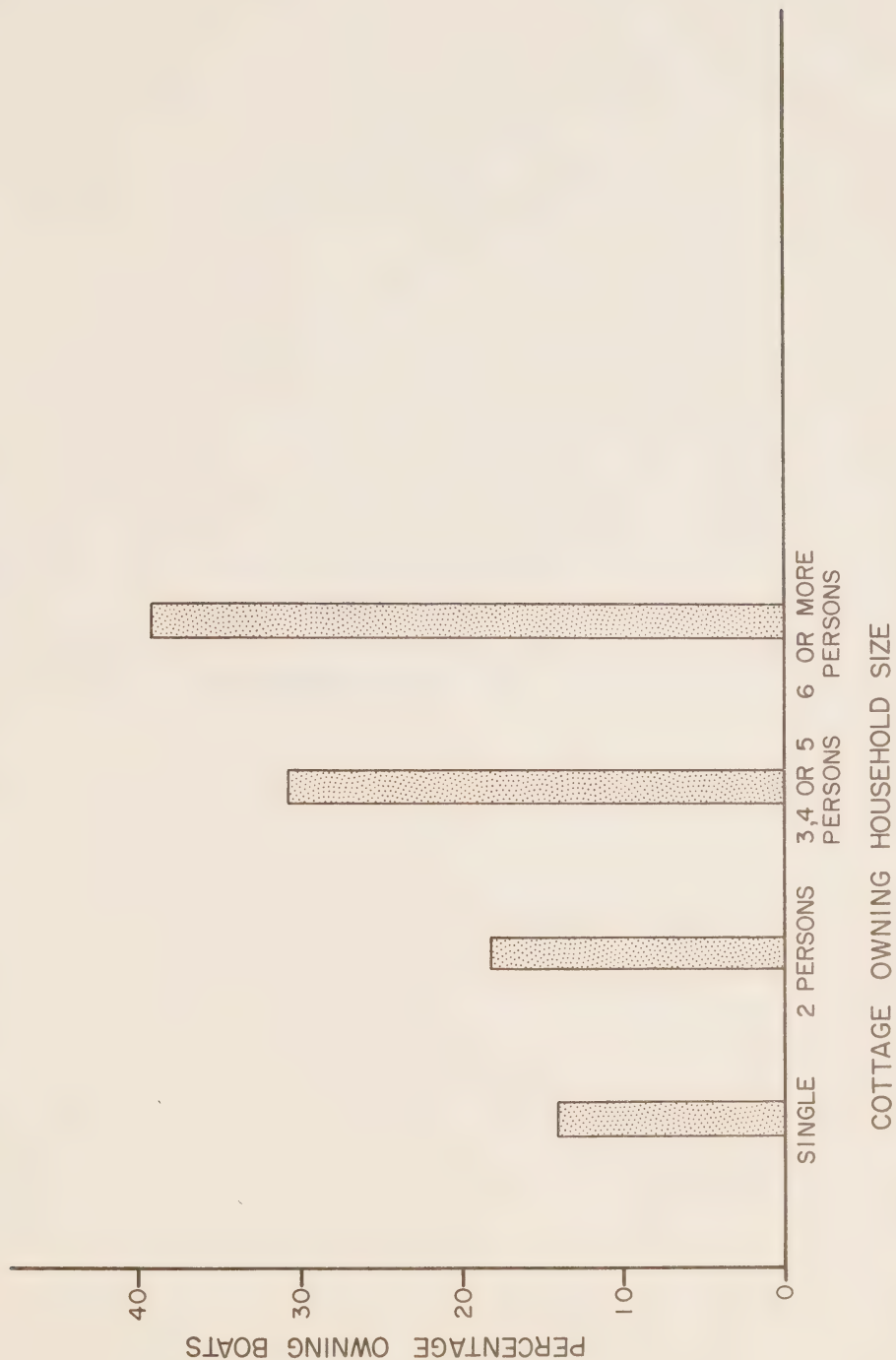


GRAPH 15

COMPARISON OF HOUSEHOLD SIZE INDICES, BY ORIGIN



COTTAGE OWNERS' HOUSEHOLD SIZE AND OWNERSHIP OF  
SAILBOAT OR MORE THAN 40 HP. MOTORBOAT







## Appendix III

Questionnaire Form

**ONTARIO COTTAGE SURVEY**  
**ONTARIO DEPARTMENT OF TOURISM AND INFORMATION**  
Travel Research Branch

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**THE QUESTIONNAIRE SHOULD BE COMPLETED BY THE HEAD OF THE HOUSEHOLD**

**I Travel to Cottage**

1. **Permanent Address:**  
City/Town \_\_\_\_\_  
Province/State \_\_\_\_\_  
County \_\_\_\_\_
2. **Location of Cottage:**  
Vacation Area \_\_\_\_\_  
Nearest Town/Village \_\_\_\_\_  
Lake or Body of Water \_\_\_\_\_
3. Method of Travel to cottage area: Auto ☐  
Other ☐ Specify: \_\_\_\_\_
4. Travelling distance from permanent residence to cottage: \_\_\_\_\_ Miles  
Average travel time from permanent residence to cottage: \_\_\_\_\_ Hours
5. Most frequently travelled routes: (Please list highways in order of use).  
(a) Going to cottage \_\_\_\_\_  
(b) Returning from cottage \_\_\_\_\_
6. If you normally make stops, please complete the following:

Place of Stop	Length of Stop	Reason for Stop
(a) _____	_____	_____
(b) _____	_____	_____
(c) _____	_____	_____

**II Cottage Information**

1. Please check one of the following categories:  
(a) Cottage is owned for personal use only ☐  
(b) Cottage is owned for rental purposes only ☐  
(c) Cottage is owned for personal use and rental use ☐
- 2a. Does your cottage have lake frontage? ☐ Yes ☐ No  
b. Cottage lot size: \_\_\_\_\_ Acres
3. Is your cottage accessible by car? ☐  
boat? ☐  
Other? ☐ Specify \_\_\_\_\_
4. Do you spend your annual vacation at your cottage?  
(a) always ☐ (c) usually part of annual vacation ☐  
(b) sometimes ☐ (d) never ☐
5. Average vacation period spent at cottage:

0 days <input type="checkbox"/>	3 weeks <input type="checkbox"/>
1 week <input type="checkbox"/>	4 weeks <input type="checkbox"/>
2 weeks <input type="checkbox"/>	Over 4 weeks <input type="checkbox"/>

6. If you used all or part of your annual vacation in the last five years for travel other than to your cottage, please complete the following:

Year	Duration	Where Did You Vacation?
1966	_____	_____
1965	_____	_____
1964	_____	_____
1963	_____	_____
1962	_____	_____

7. Approximately how many weekends do you normally spend at your cottage from May to October? (Excluding weekends spent during annual vacation). \_\_\_\_\_
8. Do you visit the cottage from November to April? Yes ☐ No ☐
9. If "Yes" to No. 8 — Average length of stay: \_\_\_\_\_ days  
Average number of visits: \_\_\_\_\_  
Primary purpose: \_\_\_\_\_
10. How long have you been a cottager? \_\_\_\_\_ years
11. Normally, does your immediate family spend the whole summer season at the cottage? Yes ☐ No ☐
12. Do any friends or relatives spend their annual vacation period at your cottage? Yes ☐ No ☐
13. Do you entertain weekend guests at your cottage?  
(a) Every weekend ☐ (d) Usually only on long holiday weekends ☐  
(b) Most weekends ☐ (e) Never ☐  
(c) Very seldom ☐
14. Annual taxes on cottage and land: \$ \_\_\_\_\_
15. Annual road and school taxes (for cottage area): \$ \_\_\_\_\_
16. Annual expenditure on cottage maintenance:  
(a) Repairs, additions \$ \_\_\_\_\_  
(b) Heat, power, water, ice \$ \_\_\_\_\_  
(c) Roads (if a private expense) \$ \_\_\_\_\_  
(d) Other (specify) \_\_\_\_\_ \$ \_\_\_\_\_
17. Approximately how much do you spend annually on cottage vacationing? (Include all expenses other than those mentioned in Nos. 14, 15, 16.) \$ \_\_\_\_\_

### III Information on Boats

1. Do you (a) own a boat? ☐  
(b) rent a boat? ☐  
(c) neither? ☐

"NOS. 2 TO 4 TO BE COMPLETED BY BOAT OWNERS AND RENTERS"

2. What kind of boat(s) do you own/rent? (Please indicate number in appropriate space).

Rowboat or Canoe	<input type="checkbox"/>	
Sailboat	<input type="checkbox"/>	
Motorboats	<b>Outboard</b>	<b>Inboard</b>
Less than 10 HP	<input type="checkbox"/>	<input type="checkbox"/>
11 - 40 HP	<input type="checkbox"/>	<input type="checkbox"/>
41 - 75 HP	<input type="checkbox"/>	<input type="checkbox"/>
Over 75 HP	<input type="checkbox"/>	<input type="checkbox"/>

3.

Canoe/Rowboat Sailboat Outboard Inboard

- (a) **Use of boat(s).** (Please check appropriate boxes).

Cruise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ski	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fish/Hunt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other forms of Relaxation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Necessary Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- (b) **Yearly Expense.** (Please state your best estimate).

Gas and Oil		\$ _____	\$ _____
Maintenance and Storage	\$ _____	\$ _____	\$ _____

4. Do you keep the boat in the off-season

(a) at your cottage?	<input type="checkbox"/>
(b) at a marina or club in the cottage area?	<input type="checkbox"/>
(c) at home, and trailer it to a launching site?	<input type="checkbox"/>

#### IV

**Information on Cottage Area.** (Please check as many as applicable).

1. Why did you originally choose this area for your cottage?

Close to watersports	<input type="checkbox"/>	Fishing/Hunting	<input type="checkbox"/>
Close to home	<input type="checkbox"/>	Close to a town	<input type="checkbox"/>
Friends (social)	<input type="checkbox"/>	Ad. in a newspaper	<input type="checkbox"/>
Beach	<input type="checkbox"/>	Ad. in a magazine	<input type="checkbox"/>
Other (specify) _____	<input type="checkbox"/>	Seclusion of area	<input type="checkbox"/>
_____	<input type="checkbox"/>		

2. Please check the rating which best describes your opinion of each facility mentioned.

	Excellent	Good	Fair	Poor	Not Available
(a) Shopping facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Liquor and beer retail outlets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Entertainment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Public beverage rooms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Cocktail lounges	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Closing hours of stores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Quality of restaurant food and services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) Local prices of goods and services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



	Excellent	Good	Fair	Poor	Not Available
(i) Service stations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) Local roads	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) Attitude of local people toward visitors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(l) Boat rentals and marina facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(m) Golf courses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(n) Other recreational facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(o) Medical facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Are there any desired non-available facilities in the area? Please elaborate.

4. What is your general rating of the area as a location for your cottage?

Excellent ☐      Good ☐      Fair ☐      Poor ☐

5. **Use of Store Facilities:** Please check the percentage of merchandise purchased at stores in the **vacation area** for use during visits to cottage.

Merchandise	Percentage				
	0-10 %	11-25 %	26-50 %	51-75 %	76-100 %
(a) Groceries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Drugs and Medications	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Clothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Maintenance equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Sports equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Gas (for boat)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Gas (for car)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) Liquor and beer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## V Information on Cottage Owner

1. Age: \_\_\_\_\_ years

2. Sex: ☐ Male ☐ Female

3. Marital Status: ☐ Single ☐ Married

4. **Members of the "Cottage" Household:** (Exclude guests)

Male Head of Household ☐  
 Female Head of Household ☐  
 Adult Children (over 19 years) No. \_\_\_\_\_  
 Teenage Children (13-19 years) No. \_\_\_\_\_  
 Children 12 years and less No. \_\_\_\_\_  
 Other Adults No. \_\_\_\_\_

5. **Occupation of Head of Household:**

Professional	<input type="checkbox"/>	Unskilled Labourer	<input type="checkbox"/>
Managerial/owner	<input type="checkbox"/>	Farmer, tobacco grower, or market gardener	<input type="checkbox"/>
Sales	<input type="checkbox"/>	Retired, pensioned, householder	<input type="checkbox"/>
Clerical Worker	<input type="checkbox"/>	Armed Forces/Police	<input type="checkbox"/>
Skilled Labourer	<input type="checkbox"/>	Student	<input type="checkbox"/>
		Other	<input type="checkbox"/>

6. Total Annual Family Income:

Under \$ 5,000	<input type="checkbox"/>	\$12,000 - \$14,999	<input type="checkbox"/>
\$5,000 - 7,999	<input type="checkbox"/>	\$15,000 and over	<input type="checkbox"/>
\$8,000 - 11,999	<input type="checkbox"/>		

7. Formal Education:

Public, Grade or Grammar School	<input type="checkbox"/>	Part of University or College	<input type="checkbox"/>
Part of High or Technical School	<input type="checkbox"/>	Finished University or College	<input type="checkbox"/>
Finished High or Technical School	<input type="checkbox"/>	Graduate Studies after University Graduation	<input type="checkbox"/>

8. Principal Family Car: Make \_\_\_\_\_ Year \_\_\_\_\_

9. What is the total number of cars owned by all members of the household?

One	<input type="checkbox"/>	Three	<input type="checkbox"/>	More than Four	<input type="checkbox"/>
Two	<input type="checkbox"/>	Four	<input type="checkbox"/>		

10. Permanent Living Accommodation:

	Owned	Rented
Single detached house	<input type="checkbox"/>	<input type="checkbox"/>
Single attached house	<input type="checkbox"/>	<input type="checkbox"/>
Apartment	<input type="checkbox"/>	<input type="checkbox"/>
Rooms	<input type="checkbox"/>	<input type="checkbox"/>

11. Do you have any specific comments that you wish to make? Please elaborate.

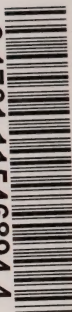
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Date: \_\_\_\_\_





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